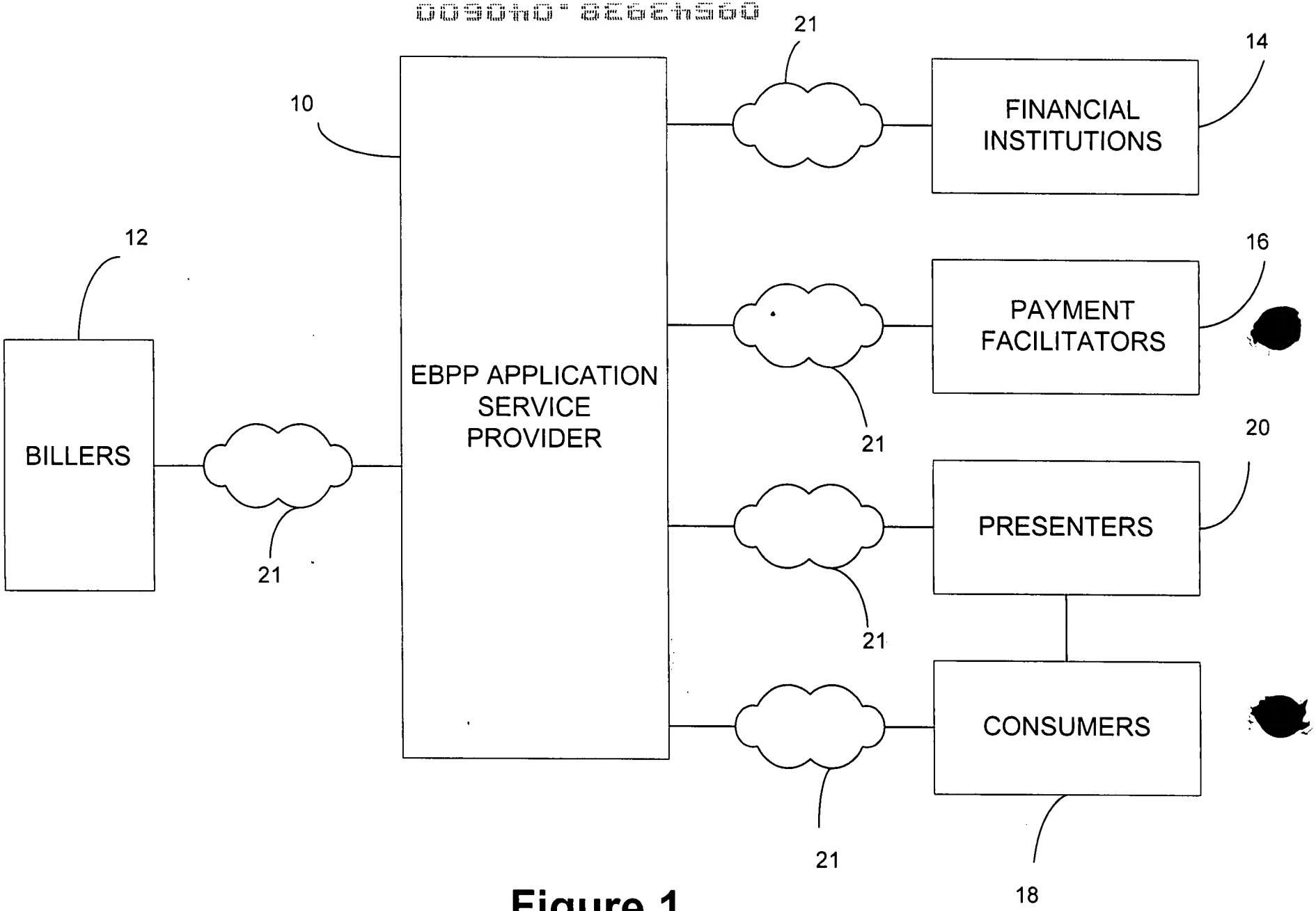

10
12
14
16
18
20
21
21
21
21
21
BILLERS
EBPP APPLICATION SERVICE PROVIDER
FINANCIAL INSTITUTIONS
PAYMENT FACILITATORS
PRESENTERS
CONSUMERS

**Figure 1**

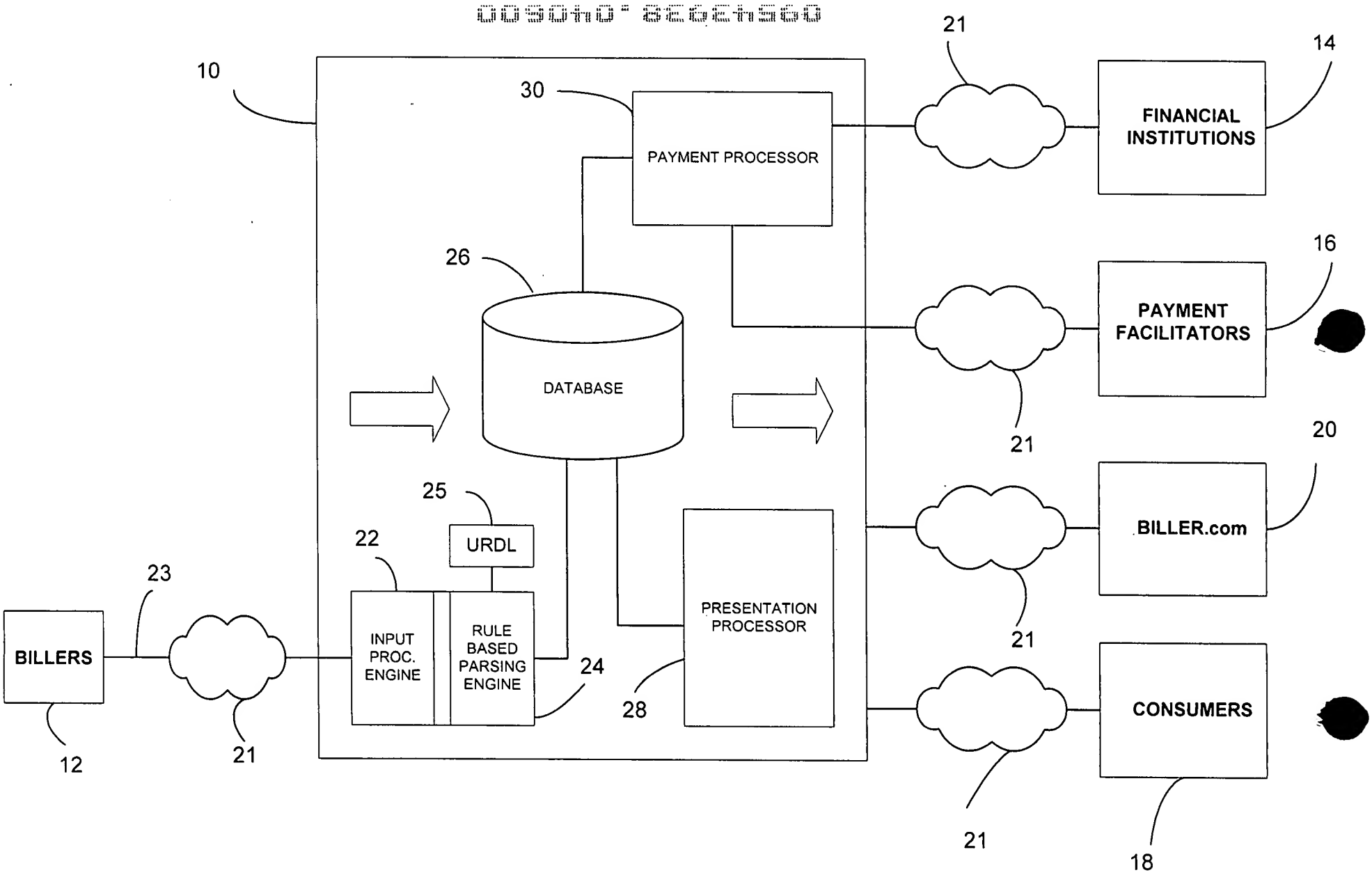

10
30
PAYMENT PROCESSOR
21
14
FINANCIAL INSTITUTIONS
26
DATABASE
16
PAYMENT FACILITATORS
21
25
URDL
22
20
BILLER.com
23
BILLERS
INPUT PROC. ENGINE
RULE BASED PARSING ENGINE
24
PRESENTATION PROCESSOR
28
21
CONSUMERS
12
21
21
18

Figure 2

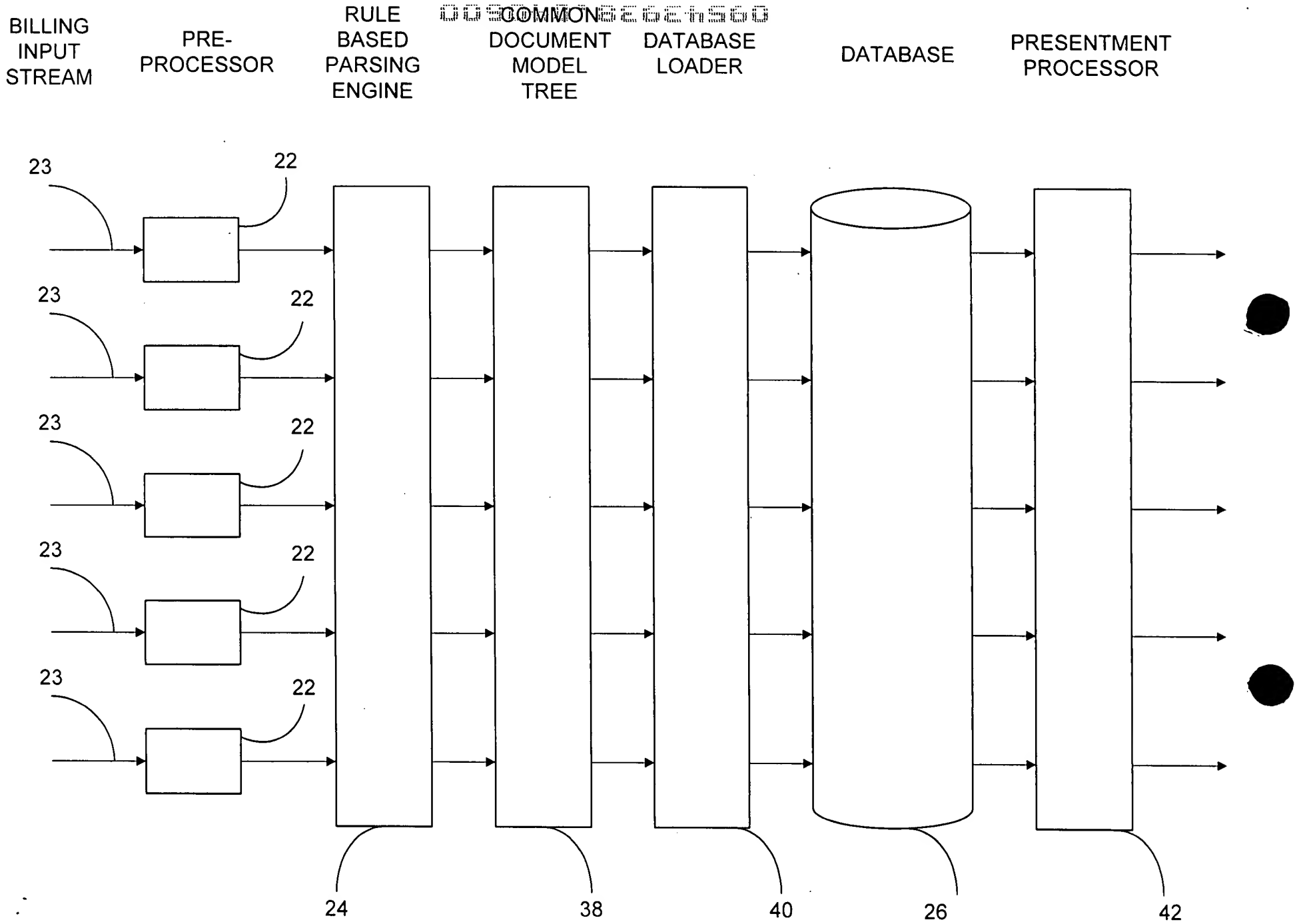

BILLING INPUT STREAM
PRE-PROCESSOR
RULE BASED PARSING ENGINE
COMMON DOCUMENT MODEL TREE
DATABASE LOADER
DATABASE
PRESENTMENT PROCESSOR
23
22
24
38
40
26
42

Figure 3

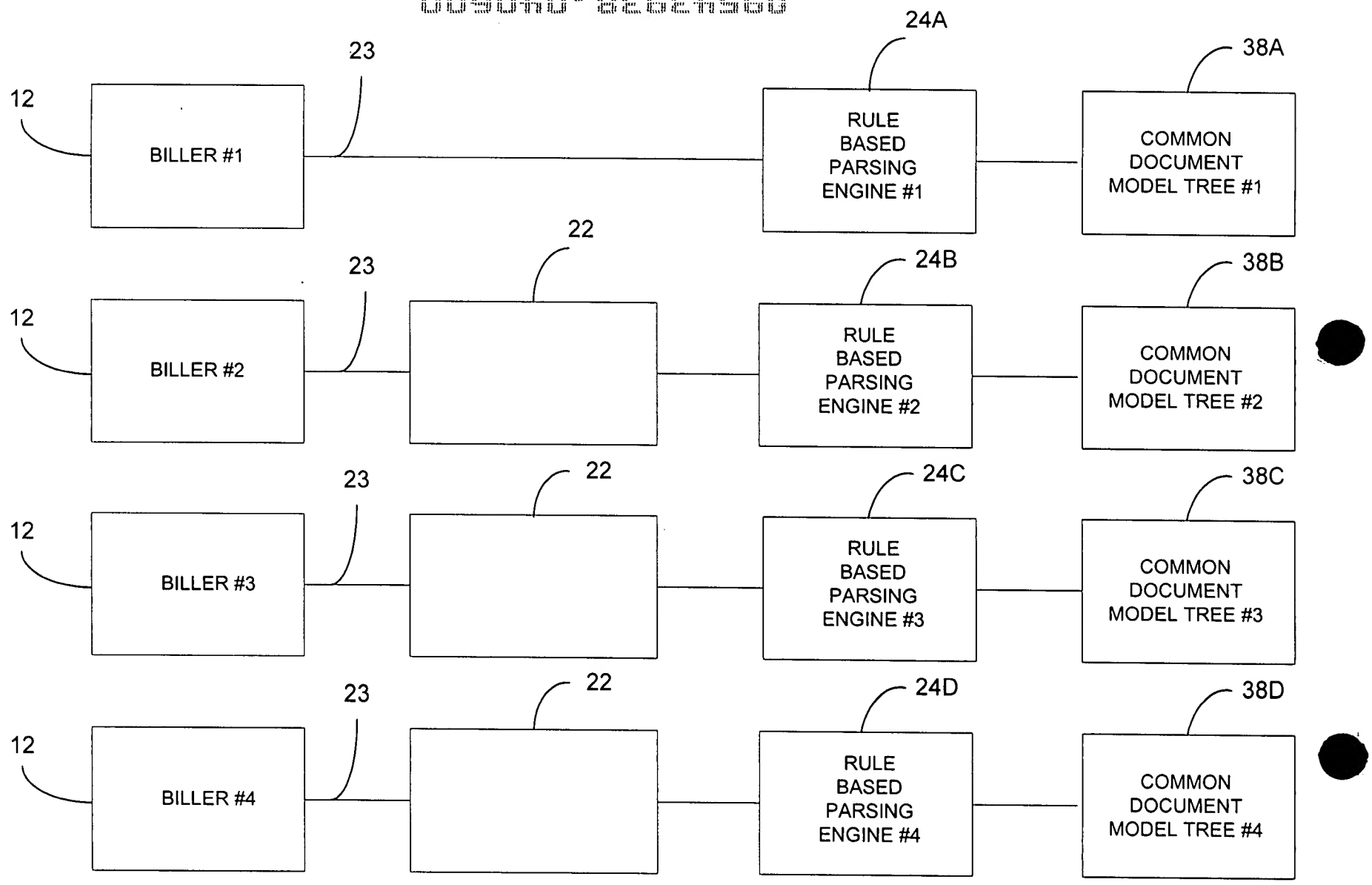

12
BILLER #1
23
24A
RULE BASED PARSING ENGINE #1
38A
COMMON DOCUMENT MODEL TREE #1
12
BILLER #2
23
22
24B
RULE BASED PARSING ENGINE #2
38B
COMMON DOCUMENT MODEL TREE #2
12
BILLER #3
23
22
24C
RULE BASED PARSING ENGINE #3
38C
COMMON DOCUMENT MODEL TREE #3
12
BILLER #4
23
22
24D
RULE BASED PARSING ENGINE #4
38D
COMMON DOCUMENT MODEL TREE #4

**Figure 4**

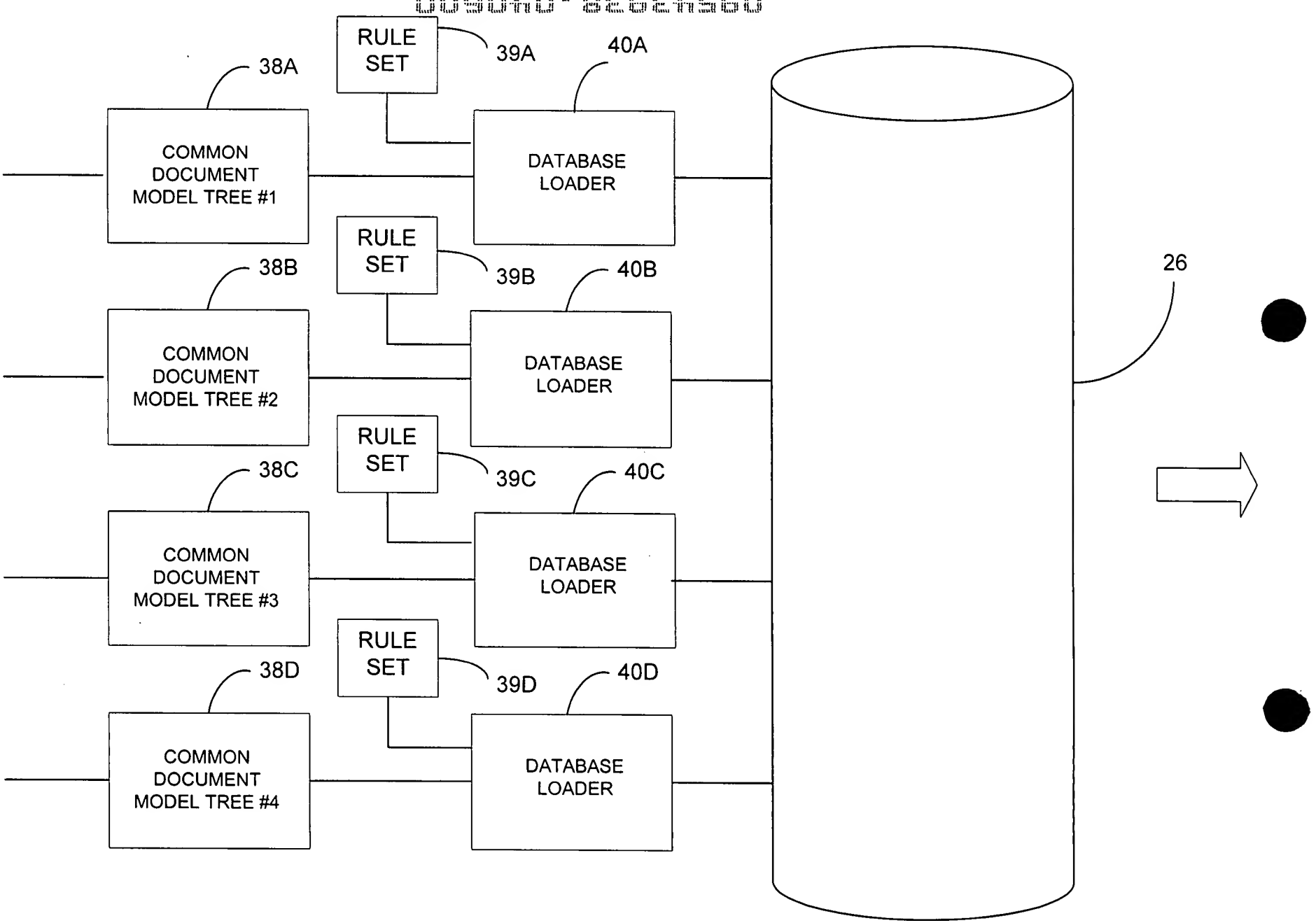

RULE SET
39A
40A
38A
COMMON DOCUMENT MODEL TREE #1
DATABASE LOADER
RULE SET
39B
40B
38B
COMMON DOCUMENT MODEL TREE #2
DATABASE LOADER
RULE SET
39C
40C
38C
COMMON DOCUMENT MODEL TREE #3
DATABASE LOADER
RULE SET
39D
40D
38D
COMMON DOCUMENT MODEL TREE #4
DATABASE LOADER
26

Figure 5

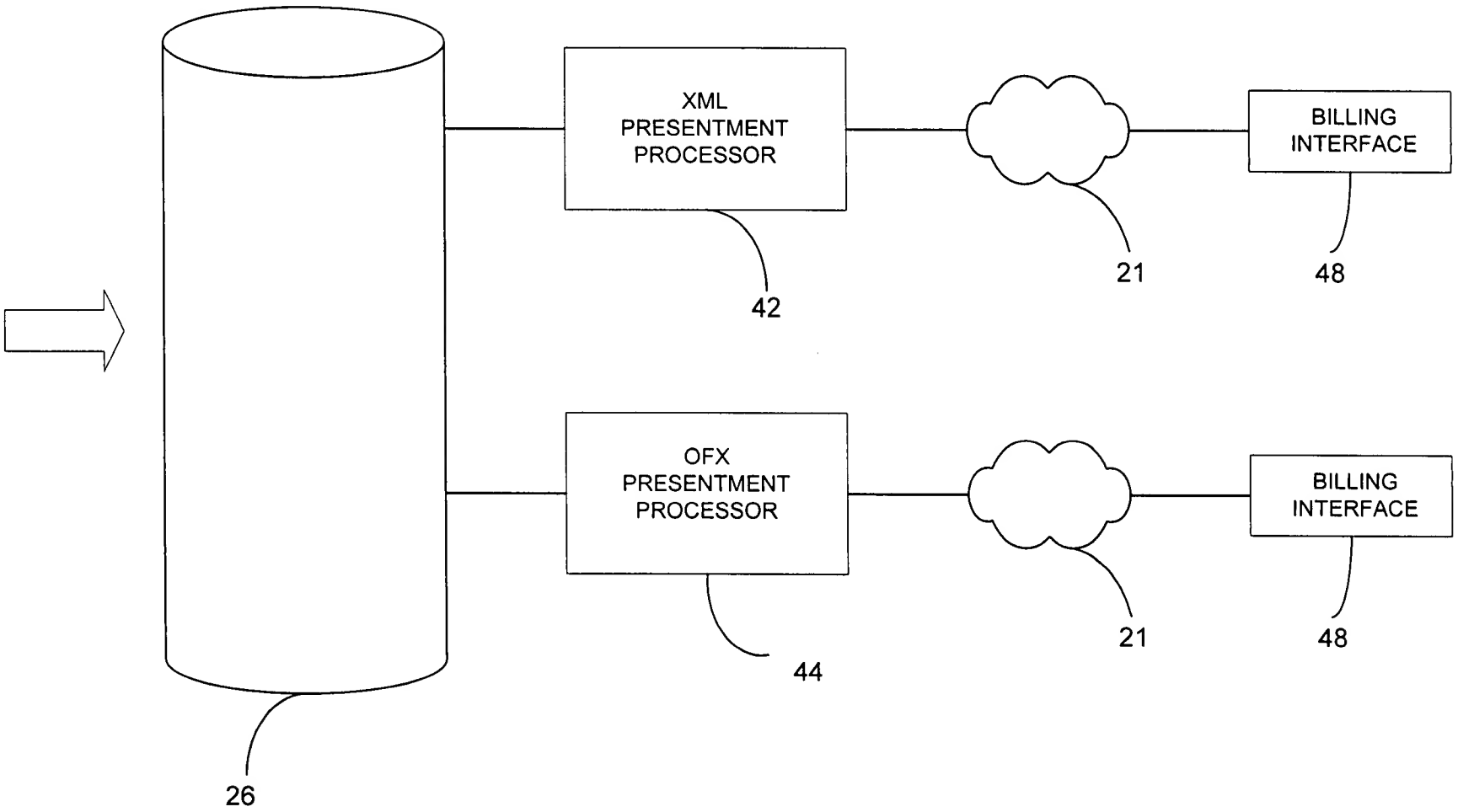

XML
PRESENTMENT
PROCESSOR
BILLING
INTERFACE
42
21
48
OFX
PRESENTMENT
PROCESSOR
BILLING
INTERFACE
44
21
48
26

**Figure 6**

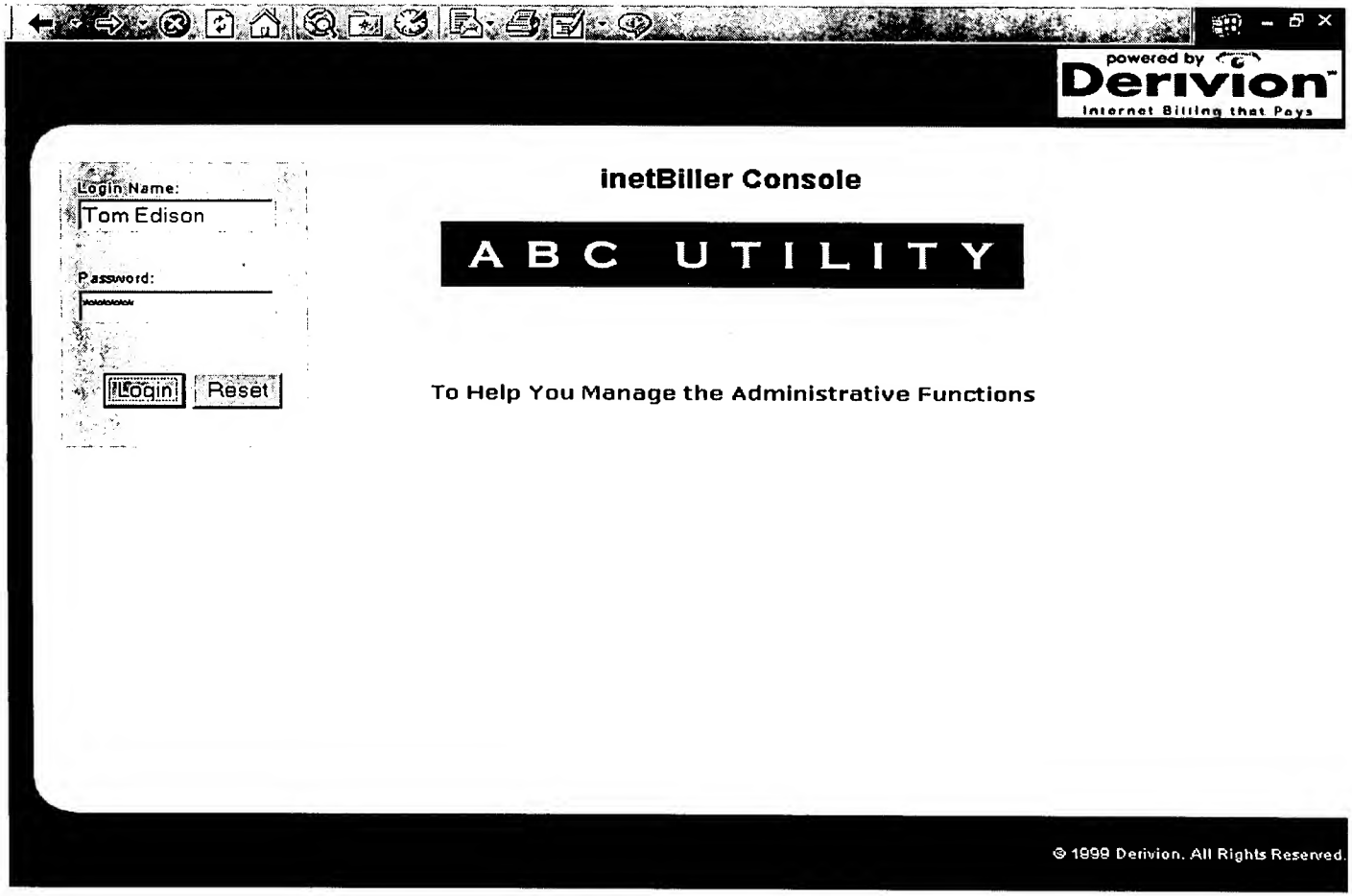

powered by
Derivion
Internet Billing that Pays
Login Name:
Tom Edison
Password:
Login
Reset
inetBiller Console
ABC UTILITY
To Help You Manage the Administrative Functions
© 1999 Derivion. All Rights Reserved.

Figure 7

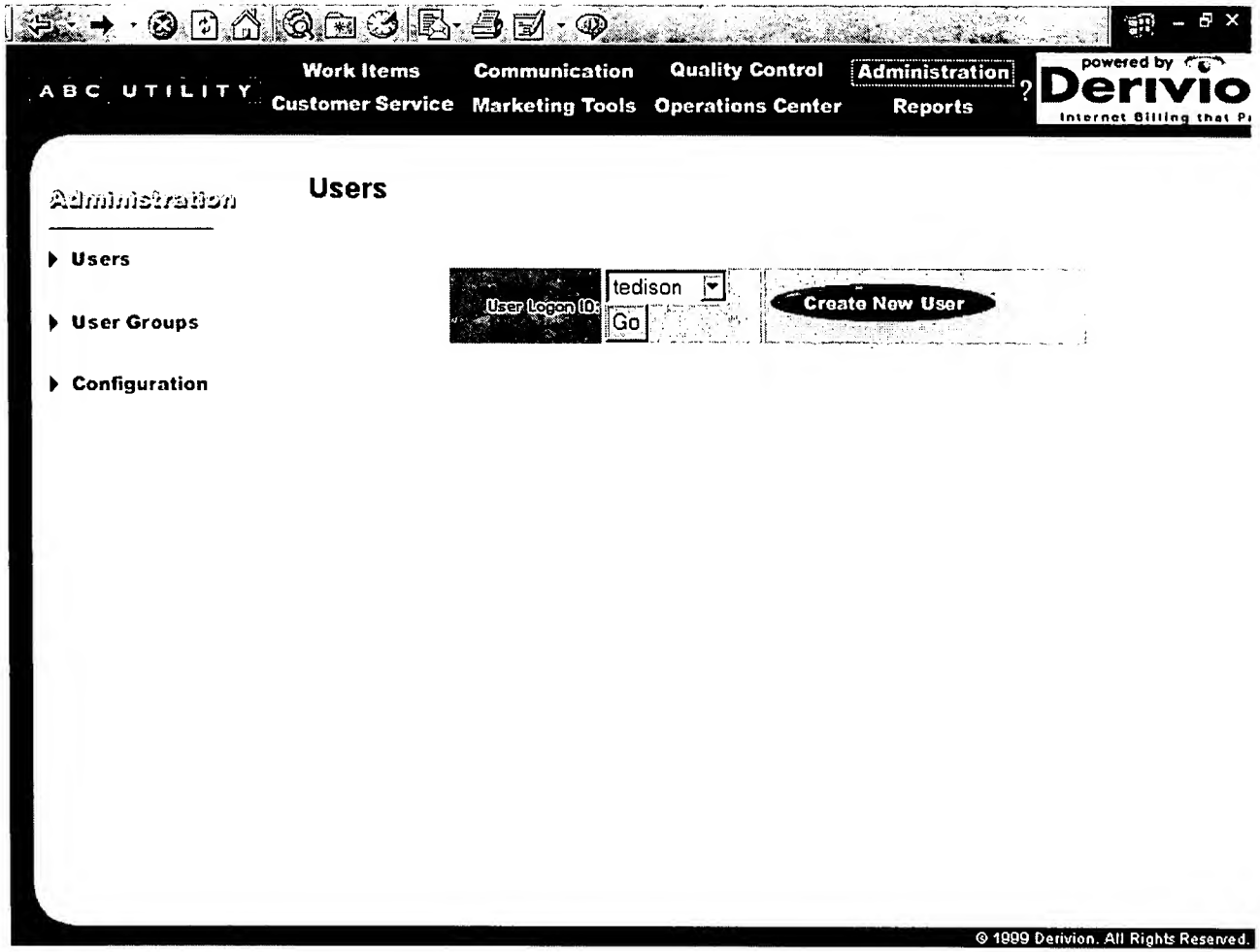

ABC UTILITY
Work Items
Communication
Quality Control
Administration
Customer Service
Marketing Tools
Operations Center
Reports
powered by
Derivio
Administration
Users
User Groups
Configuration
Users
User Logon ID:
tedison
Go
Create New User
© 1999 Derivion. All Rights Reserved.

Figure 8

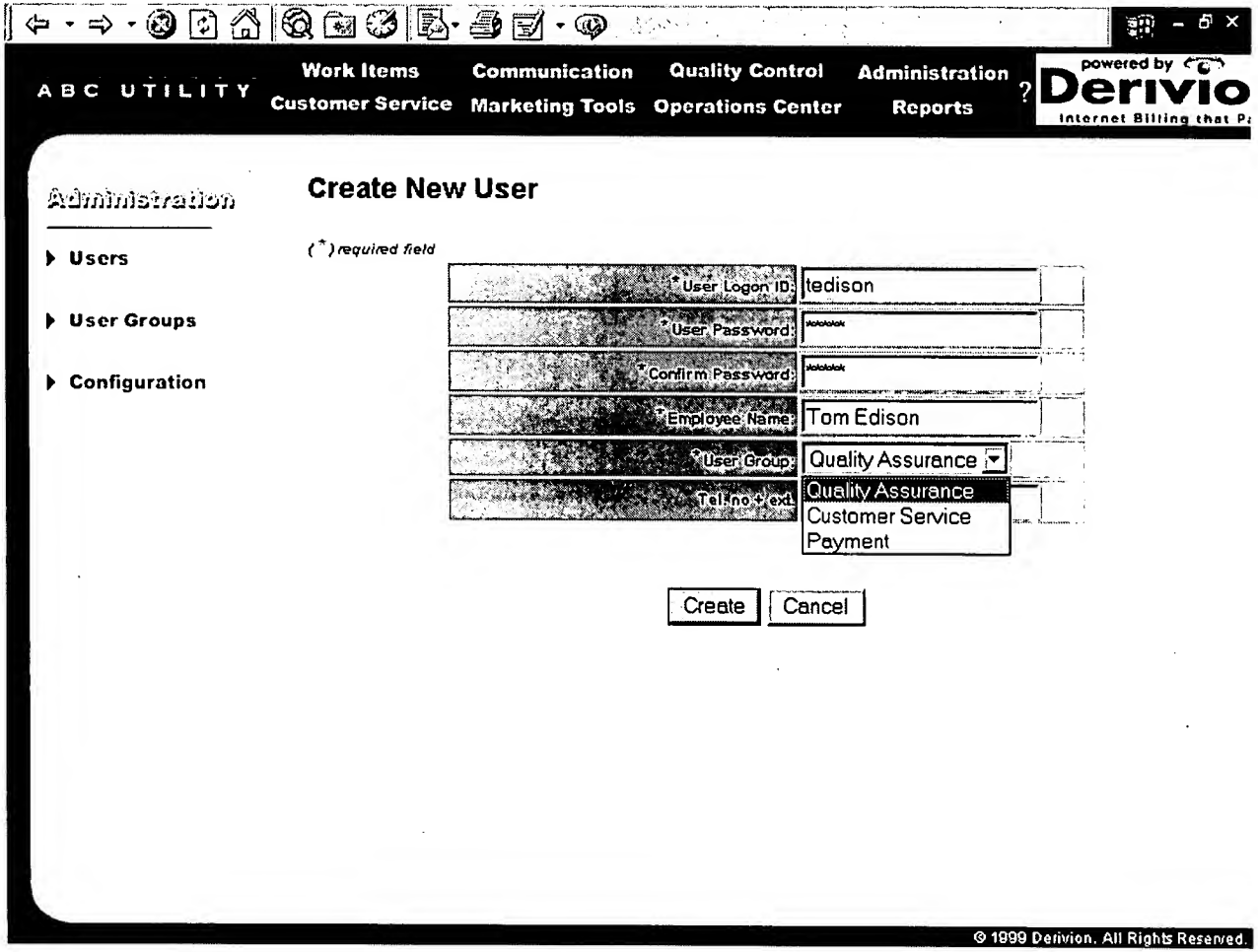

ABC UTILITY
Work Items
Communication
Quality Control
Administration
Customer Service
Marketing Tools
Operations Center
Reports
powered by
Derivio
Administration
Users
User Groups
Configuration
Create New User
(*) required field
*User Logon ID:
tedison
*User Password:
*Confirm Password:
*Employee Name:
Tom Edison
*User Group:
Quality Assurance
Tel no + ext.
Quality Assurance
Customer Service
Payment
Create
Cancel
© 1999 Derivion. All Rights Reserved.

Figure 9

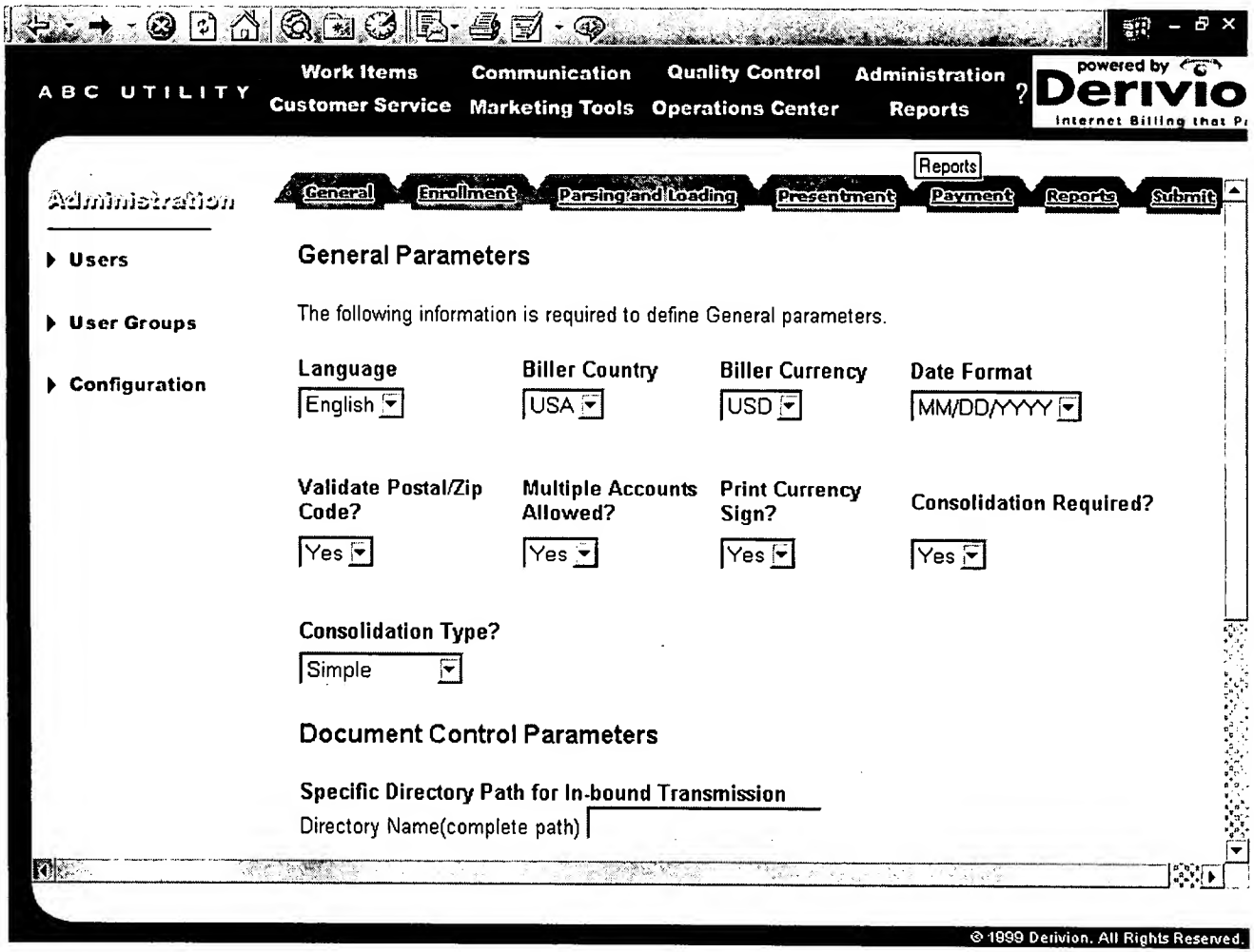

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
?
powered by
Derivio
Internet Billing that P
Reports
Administration
General
Enrollment
Parsing and Loading
Presentment
Payment
Reports
Submit
Users
User Groups
Configuration
General Parameters
The following information is required to define General parameters.
Language
English
Biller Country
USA
Biller Currency
USD
Date Format
MM/DD/YYYY
Validate Postal/Zip Code?
Yes
Multiple Accounts Allowed?
Yes
Print Currency Sign?
Yes
Consolidation Required?
Yes
Consolidation Type?
Simple
Document Control Parameters
Specific Directory Path for In-bound Transmission
Directory Name(complete path)
© 1999 Derivion. All Rights Reserved.

Figure 10A

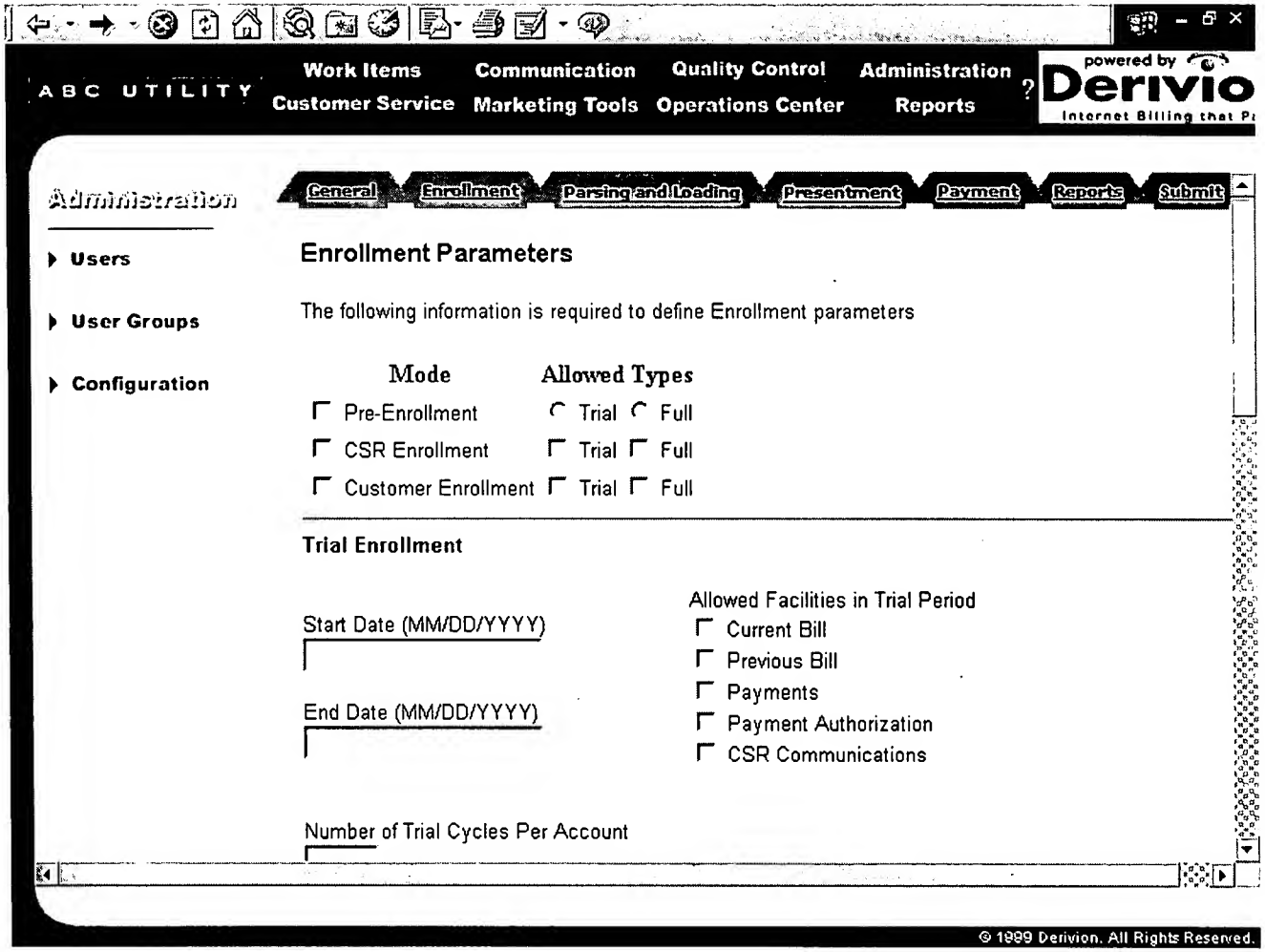

ABC UTILITY
Work Items
Communication
Quality Control
Administration
Customer Service
Marketing Tools
Operations Center
Reports
powered by
Derivio
Administration
General
Enrollment
Parsing and Loading
Presentment
Payment
Reports
Submit
Users
User Groups
Configuration
Enrollment Parameters
The following information is required to define Enrollment parameters
Mode
Allowed Types
Pre-Enrollment
Trial
Full
CSR Enrollment
Trial
Full
Customer Enrollment
Trial
Full
Trial Enrollment
Start Date (MM/DD/YYYY)
End Date (MM/DD/YYYY)
Allowed Facilities in Trial Period
Current Bill
Previous Bill
Payments
Payment Authorization
CSR Communications
Number of Trial Cycles Per Account
© 1999 Derivion. All Rights Reserved.

Figure 10B

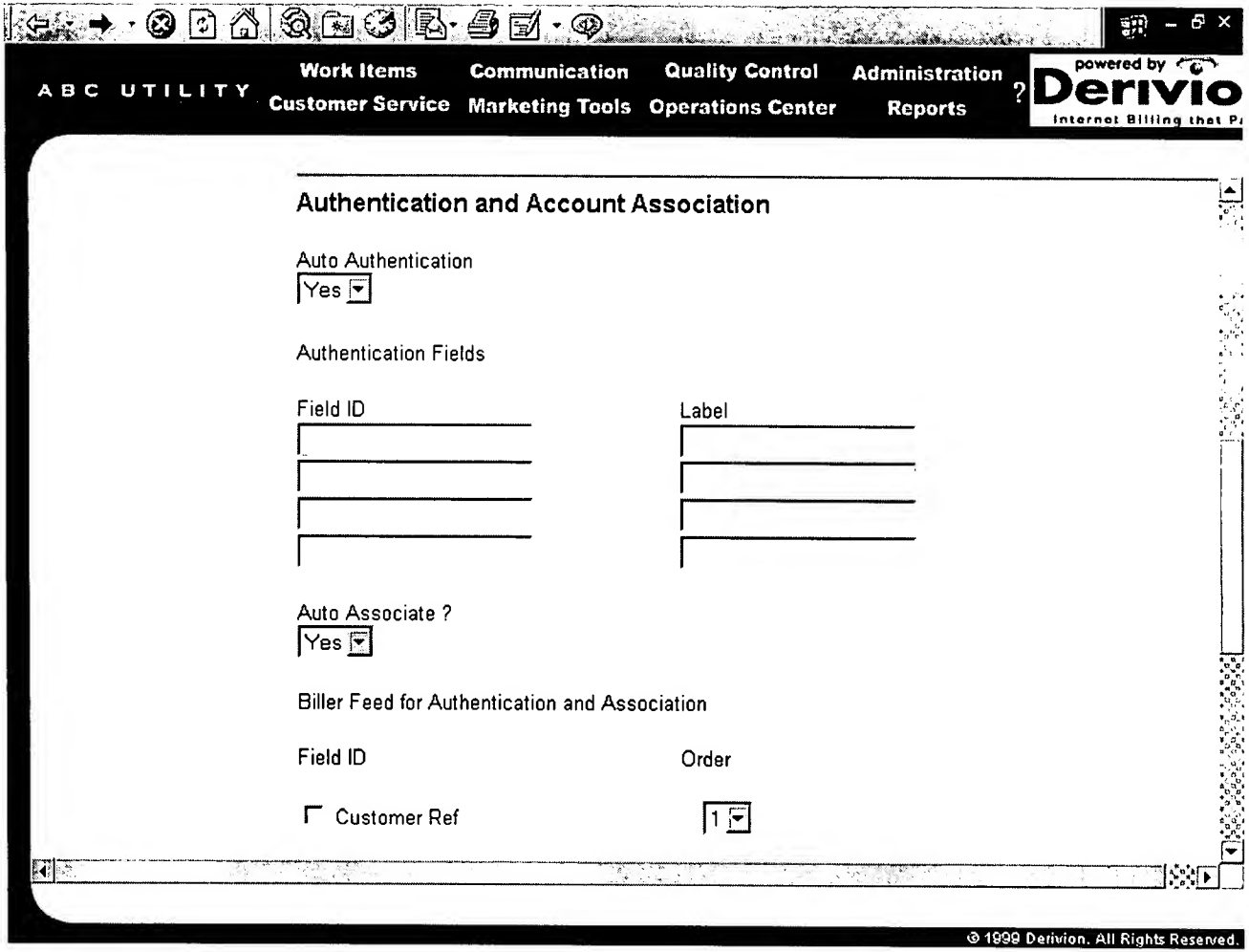

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
?
powered by
Derivio
Authentication and Account Association
Auto Authentication
Yes
Authentication Fields
Field ID
Label
Auto Associate ?
Yes
Biller Feed for Authentication and Association
Field ID
Order
Customer Ref
1
© 1999 Derivion. All Rights Reserved.

Figure 10C

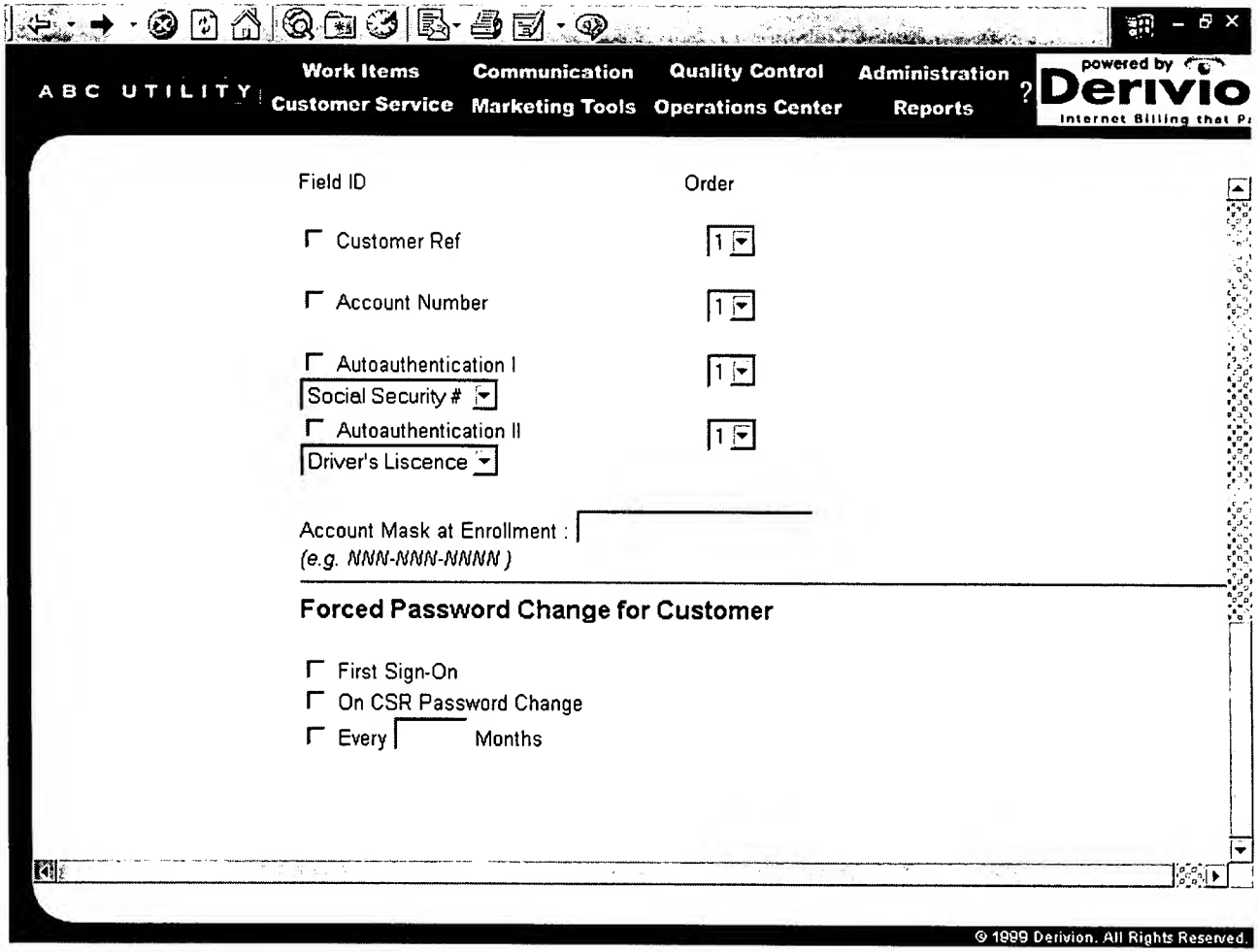

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
powered by
Derivio
Internet Billing that P
Field ID
Order
Customer Ref
1
Account Number
1
Autoauthentication I
1
Social Security #
Autoauthentication II
1
Driver's Liscence
Account Mask at Enrollment :
(e.g. NNN-NNN-NNNN )
Forced Password Change for Customer
First Sign-On
On CSR Password Change
Every
Months
© 1999 Derivion. All Rights Reserved.

Figure 10D

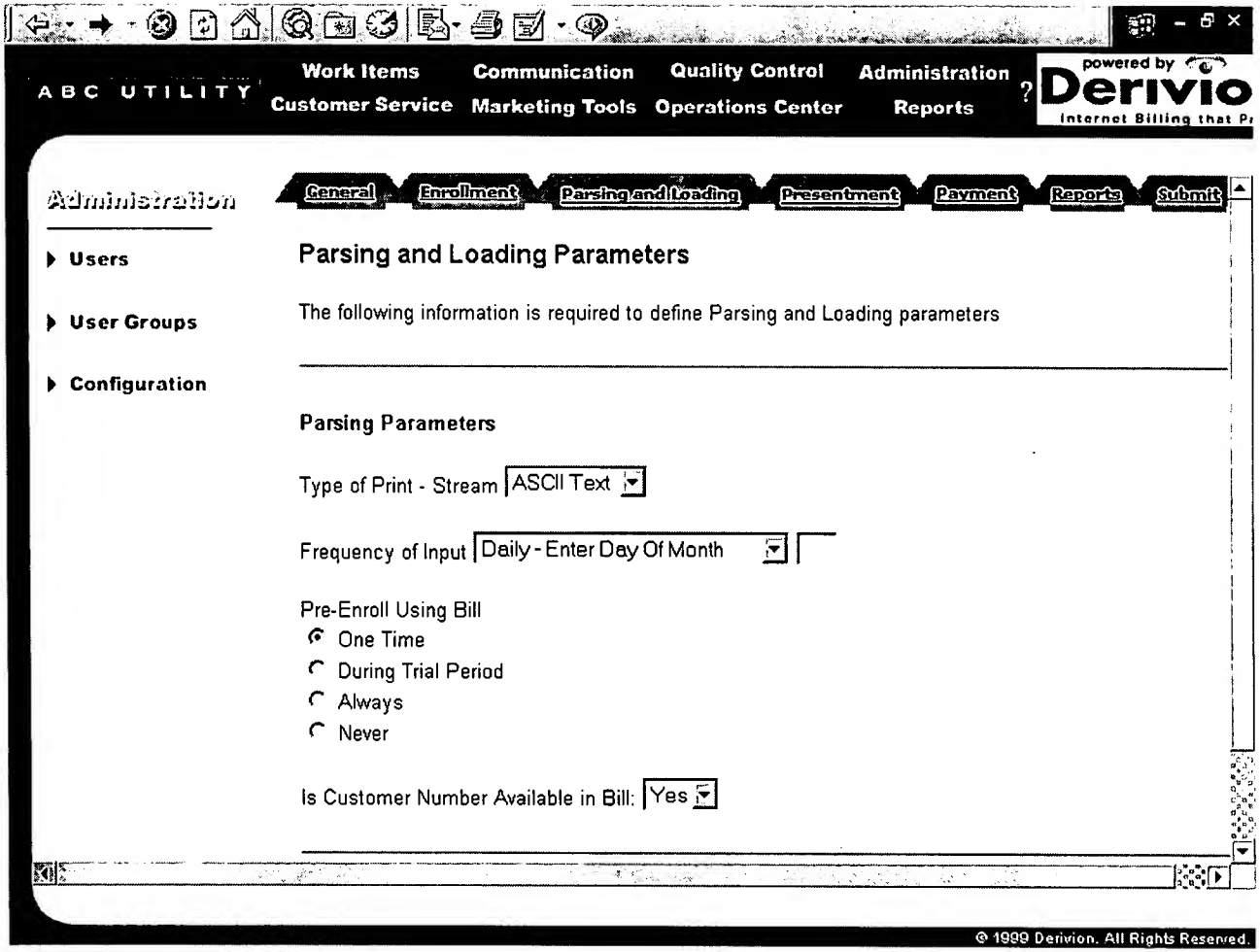

ABC UTILITY
Work Items
Communication
Quality Control
Administration
Customer Service
Marketing Tools
Operations Center
Reports
powered by Derivio
Administration
Users
User Groups
Configuration
General
Enrollment
Parsing and Loading
Presentment
Payment
Reports
Submit
Parsing and Loading Parameters
The following information is required to define Parsing and Loading parameters
Parsing Parameters
Type of Print - Stream ASCII Text
Frequency of Input Daily - Enter Day Of Month
Pre-Enroll Using Bill
One Time
During Trial Period
Always
Never
Is Customer Number Available in Bill: Yes
© 1999 Derivion. All Rights Reserved.

Figure 10E

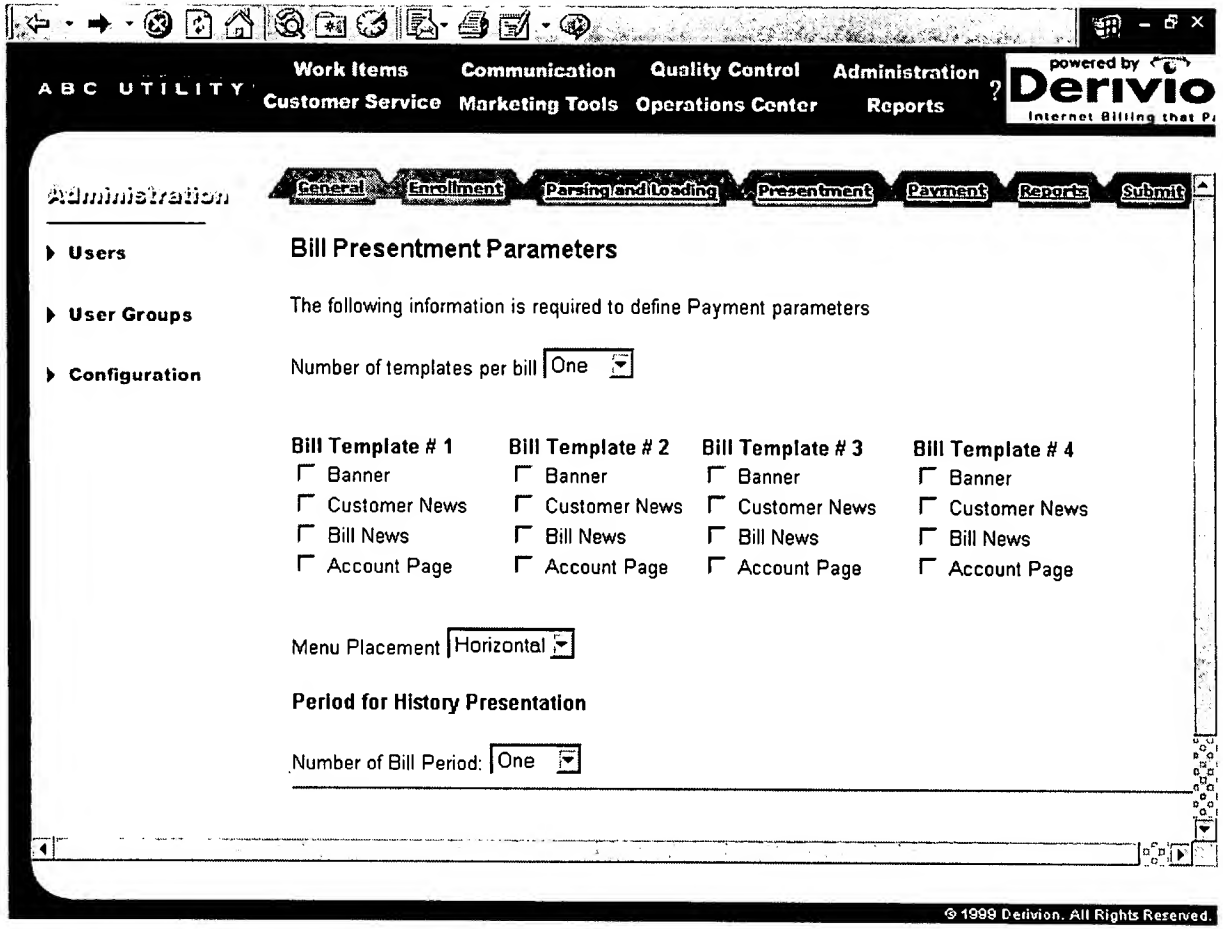

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
powered by Derivio
Administration
Users
User Groups
Configuration
General
Enrollment
Parsing and Loading
Presentment
Payment
Reports
Submit
Bill Presentment Parameters
The following information is required to define Payment parameters
Number of templates per bill One
Bill Template # 1
Bill Template # 2
Bill Template # 3
Bill Template # 4
Banner
Customer News
Bill News
Account Page
Menu Placement Horizontal
Period for History Presentation
Number of Bill Period: One
© 1999 Derivion. All Rights Reserved.

Figure 10F

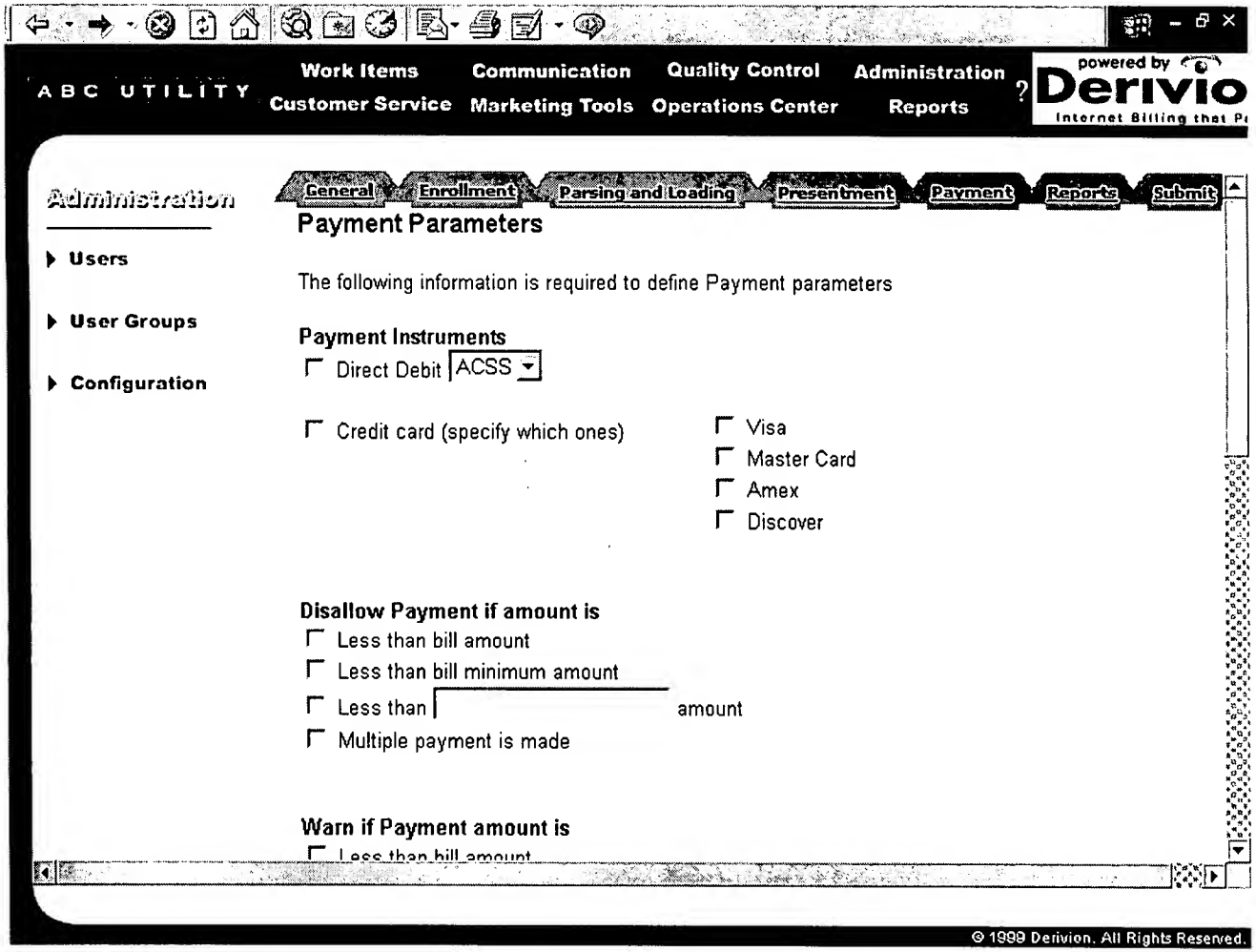
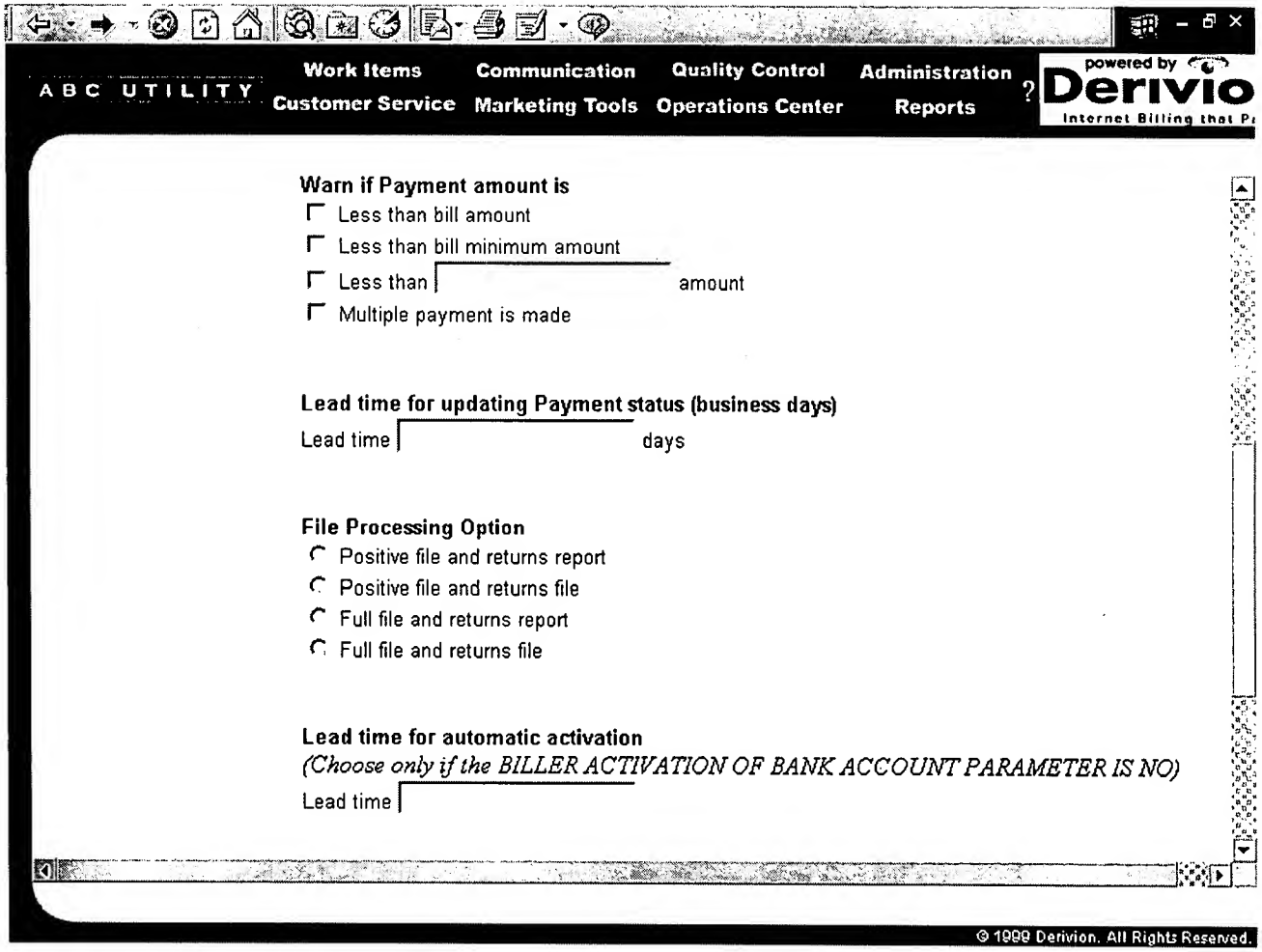
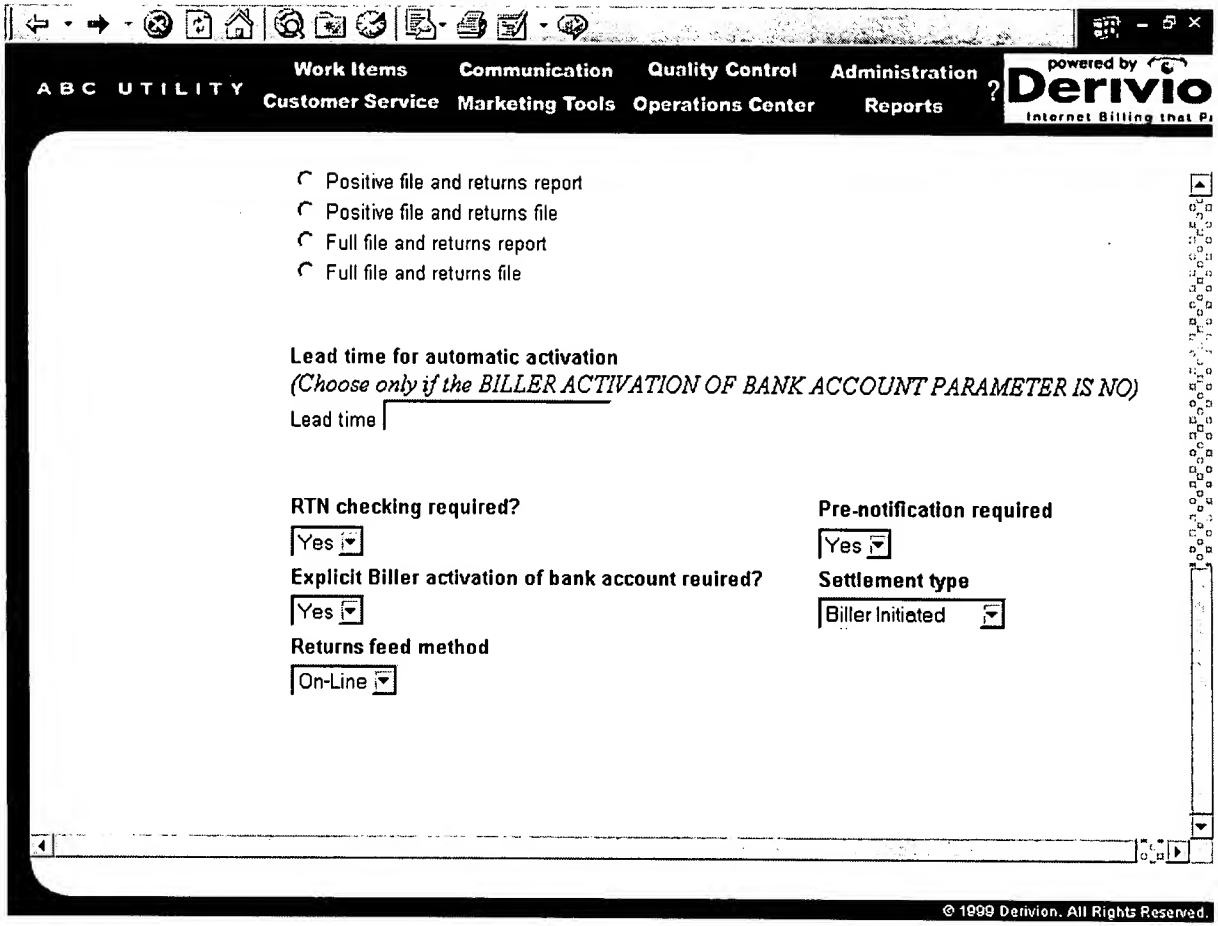

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
?
powered by
Derivio
Internet Billing that P
Administration
Users
User Groups
Configuration
General
Enrollment
Parsing and Loading
Presentment
Payment
Reports
Submit
Payment Parameters
The following information is required to define Payment parameters
Payment Instruments
Direct Debit
ACSS
Credit card (specify which ones)
Visa
Master Card
Amex
Discover
Disallow Payment if amount is
Less than bill amount
Less than bill minimum amount
Less than
amount
Multiple payment is made
Warn if Payment amount is
Less than bill amount
© 1999 Derivion. All Rights Reserved.

Figure 10G


ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
powered by Derivio
Internet Billing that P
Warn if Payment amount is
Less than bill amount
Less than bill minimum amount
Less than amount
Multiple payment is made
Lead time for updating Payment status (business days)
Lead time days
File Processing Option
Positive file and returns report
Positive file and returns file
Full file and returns report
Full file and returns file
Lead time for automatic activation
(Choose only if the BILLER ACTIVATION OF BANK ACCOUNT PARAMETER IS NO)
Lead time
© 1999 Derivion. All Rights Reserved.

# Figure 10H


ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
powered by
Derivio
Positive file and returns report
Positive file and returns file
Full file and returns report
Full file and returns file
Lead time for automatic activation
(Choose only if the BILLER ACTIVATION OF BANK ACCOUNT PARAMETER IS NO)
Lead time
RTN checking required?
Yes
Explicit Biller activation of bank account reuired?
Yes
Returns feed method
On-Line
Pre-notification required
Yes
Settlement type
Biller Initiated
© 1999 Derivion. All Rights Reserved.

# Figure 10l

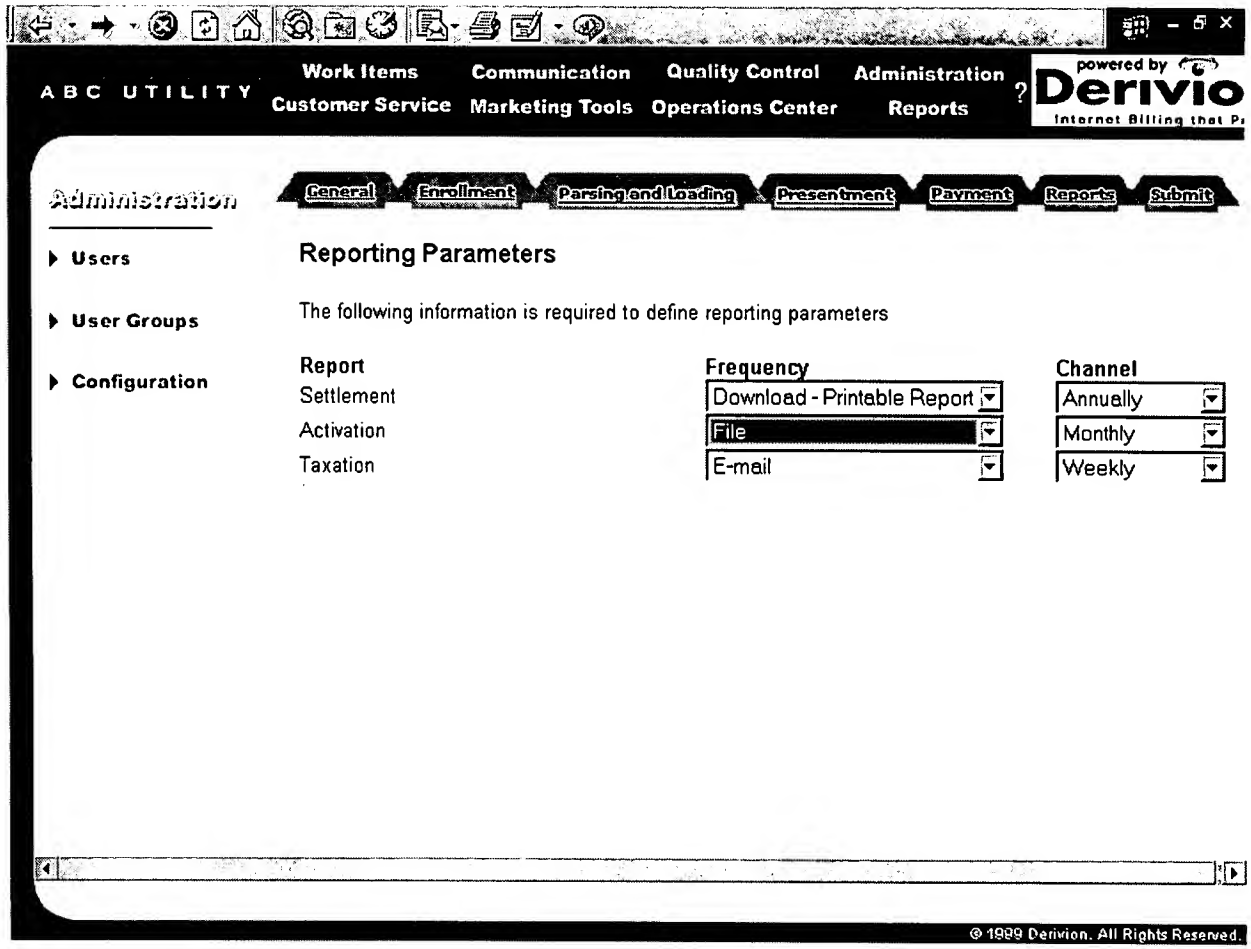

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
powered by
Derivio
Administration
General
Enrollment
Parsing and Loading
Presentment
Payment
Reports
Submit
Users
User Groups
Configuration
Reporting Parameters
The following information is required to define reporting parameters
Report
Frequency
Channel
Settlement
Download - Printable Report
Annually
Activation
File
Monthly
Taxation
E-mail
Weekly
© 1999 Derivion. All Rights Reserved.

Figure 10J

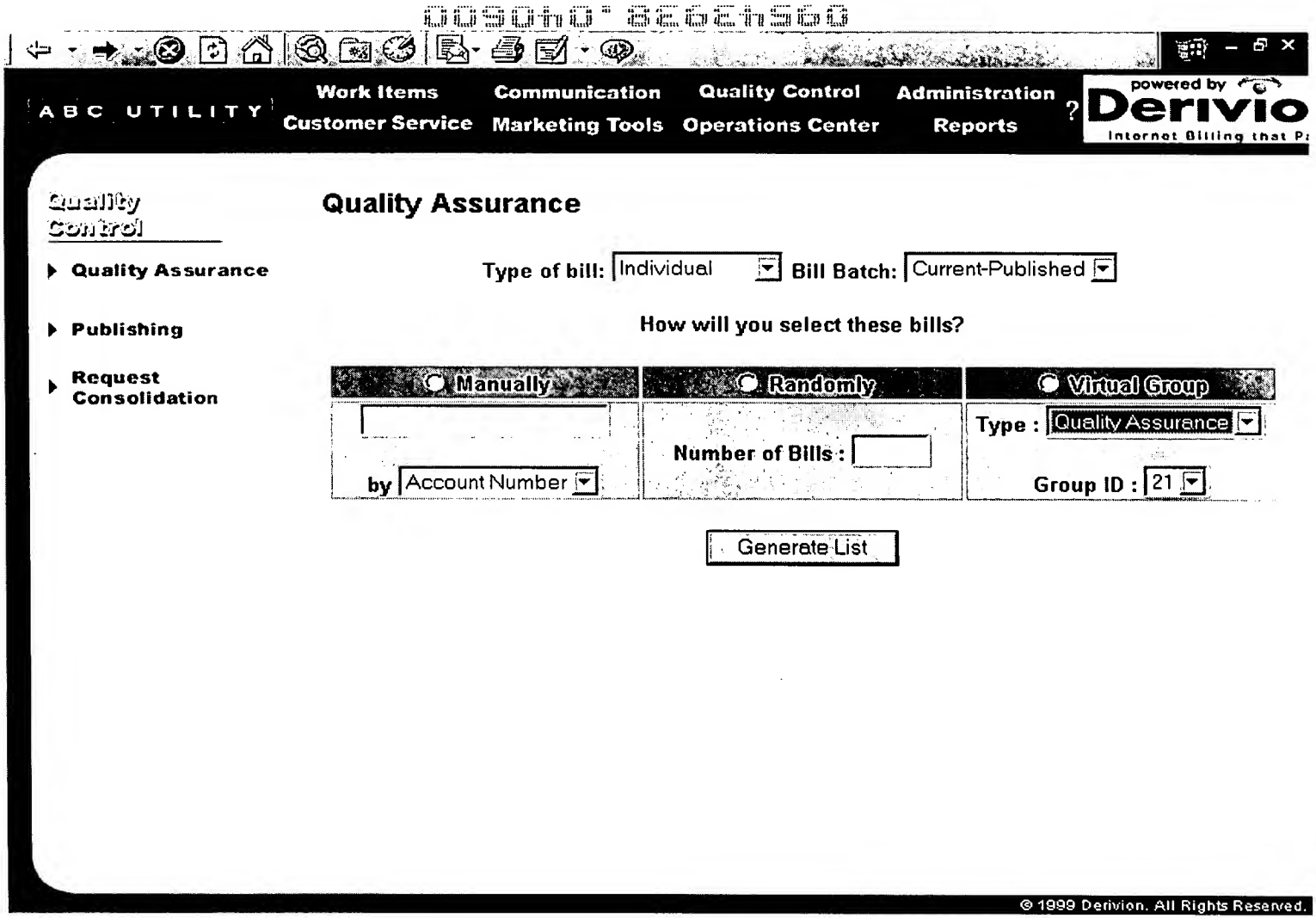

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
?
powered by
Derivio
Quality Control
Quality Assurance
Publishing
Request Consolidation
Quality Assurance
Type of bill: Individual
Bill Batch: Current-Published
How will you select these bills?
Manually
by Account Number
Randomly
Number of Bills :
Virtual Group
Type : Quality Assurance
Group ID : 21
Generate List
© 1999 Derivion. All Rights Reserved.

Figure 11

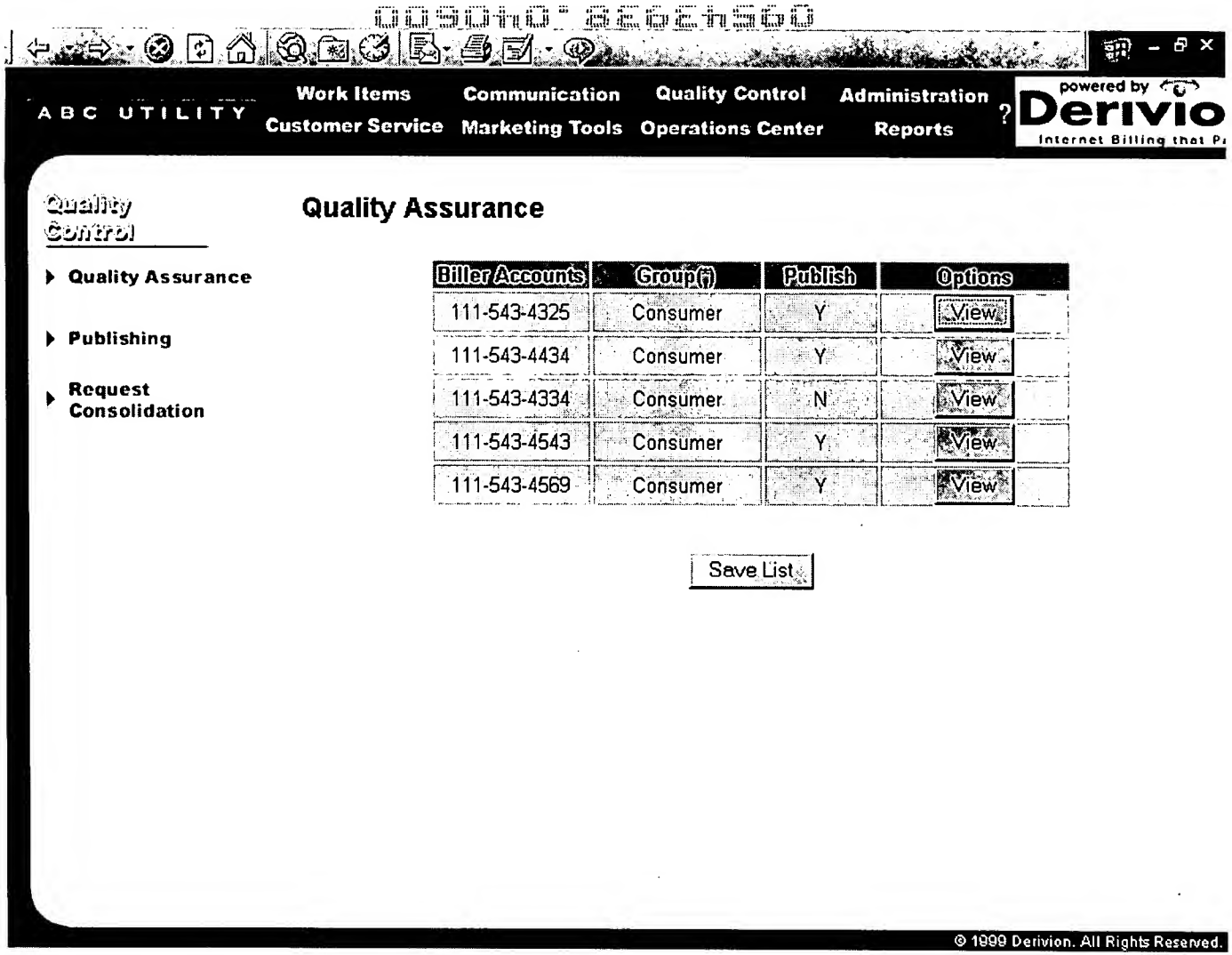

ABC UTILITY
Work Items
Communication
Quality Control
Administration
Customer Service
Marketing Tools
Operations Center
Reports
powered by Derivio
Internet Billing that P
Quality Control
Quality Assurance
Publishing
Request Consolidation
Quality Assurance
Biller Accounts
Group(i)
Publish
Options
111-543-4325
Consumer
Y
View
111-543-4434
Consumer
Y
View
111-543-4334
Consumer
N
View
111-543-4543
Consumer
Y
View
111-543-4569
Consumer
Y
View
Save List
© 1999 Derivion. All Rights Reserved.

Figure 12

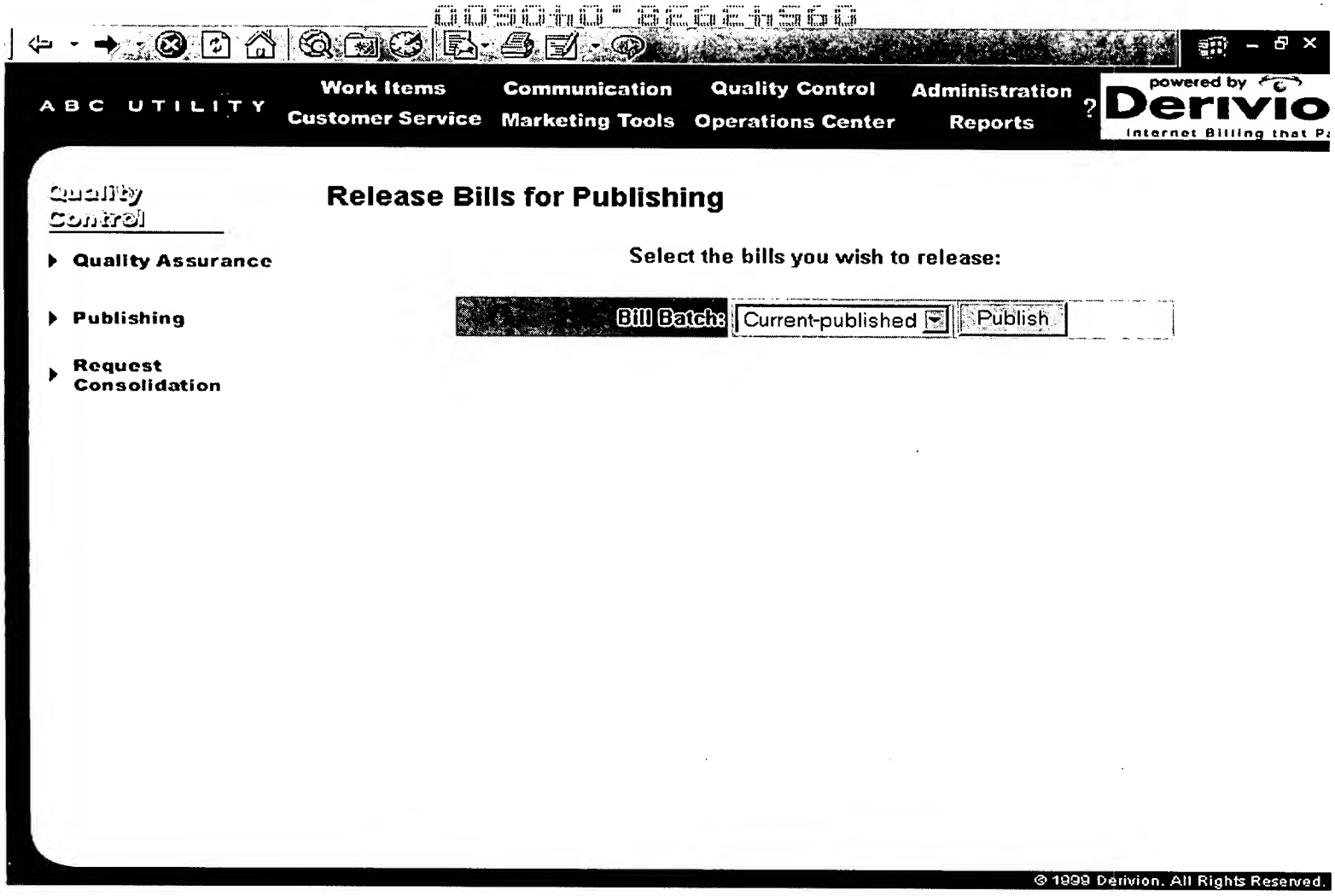

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
powered by Derivio
Quality Control
Quality Assurance
Publishing
Request Consolidation
Release Bills for Publishing
Select the bills you wish to release:
Bill Batch:
Current-published
Publish
© 1999 Derivion. All Rights Reserved.

Figure 13

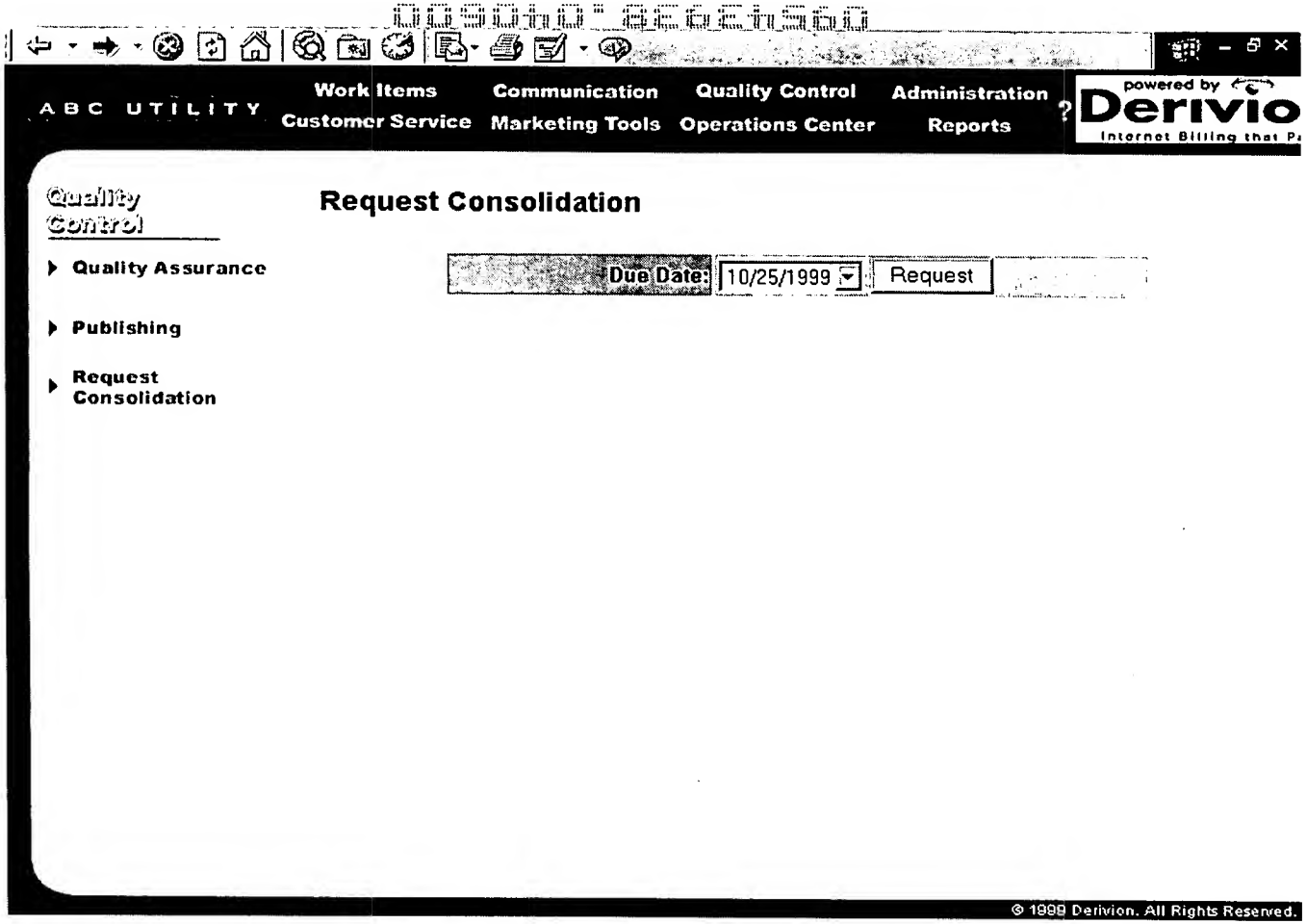

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
powered by
Derivio
Internet Billing that P
Quality Control
Quality Assurance
Publishing
Request Consolidation
Request Consolidation
Due Date:
10/25/1999
Request
© 1999 Derivion. All Rights Reserved.

Figure 14A

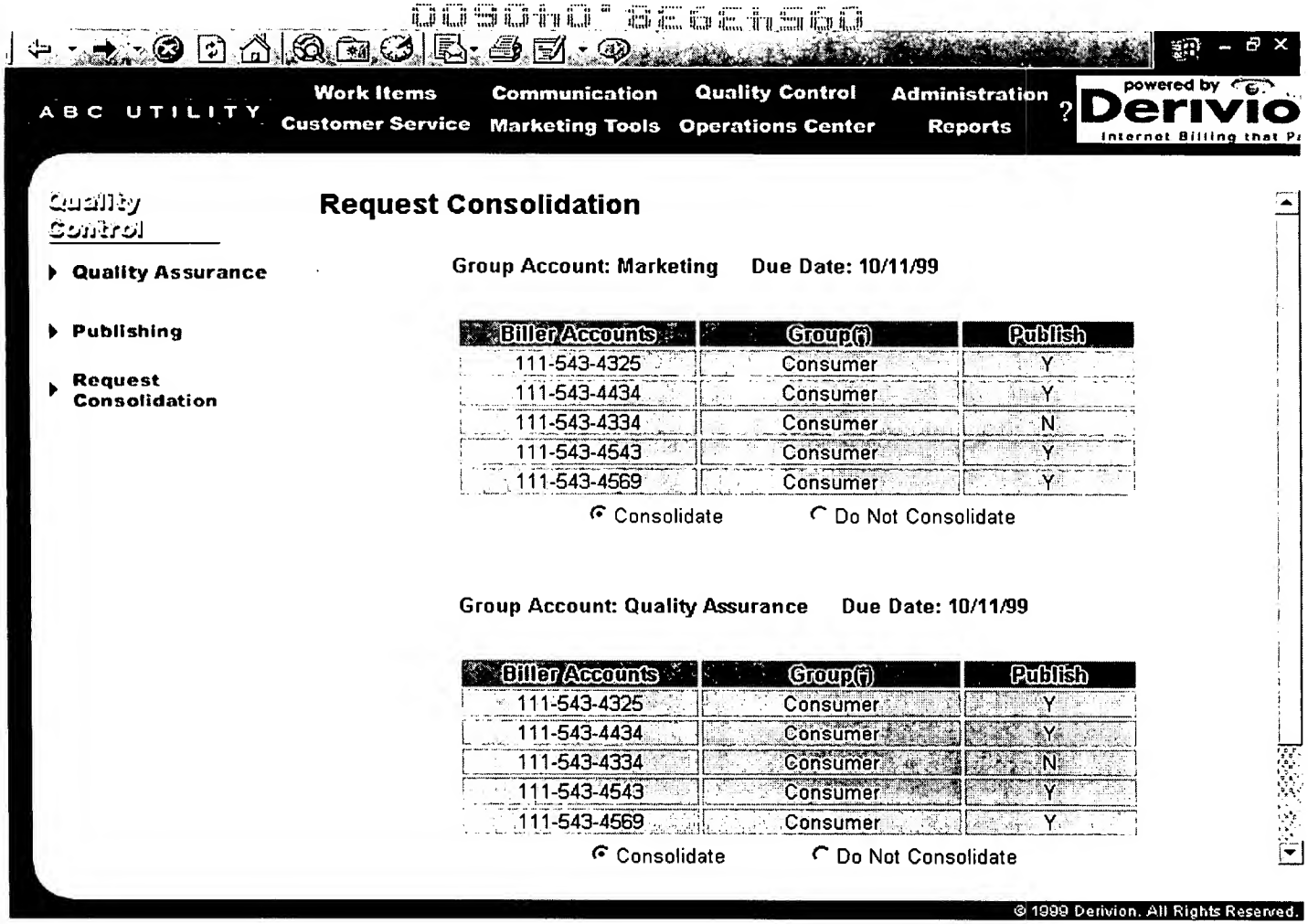

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
powered by Derivio
Quality Control
Quality Assurance
Publishing
Request Consolidation
Request Consolidation
Group Account: Marketing Due Date: 10/11/99
Biller Accounts
Group(s)
Publish
111-543-4325 Consumer Y
111-543-4434 Consumer Y
111-543-4334 Consumer N
111-543-4543 Consumer Y
111-543-4569 Consumer Y
Consolidate
Do Not Consolidate
Group Account: Quality Assurance Due Date: 10/11/99
Biller Accounts
Group(s)
Publish
111-543-4325 Consumer Y
111-543-4434 Consumer Y
111-543-4334 Consumer N
111-543-4543 Consumer Y
111-543-4569 Consumer Y
Consolidate
Do Not Consolidate
© 1999 Derivion. All Rights Reserved.

Figure 14B

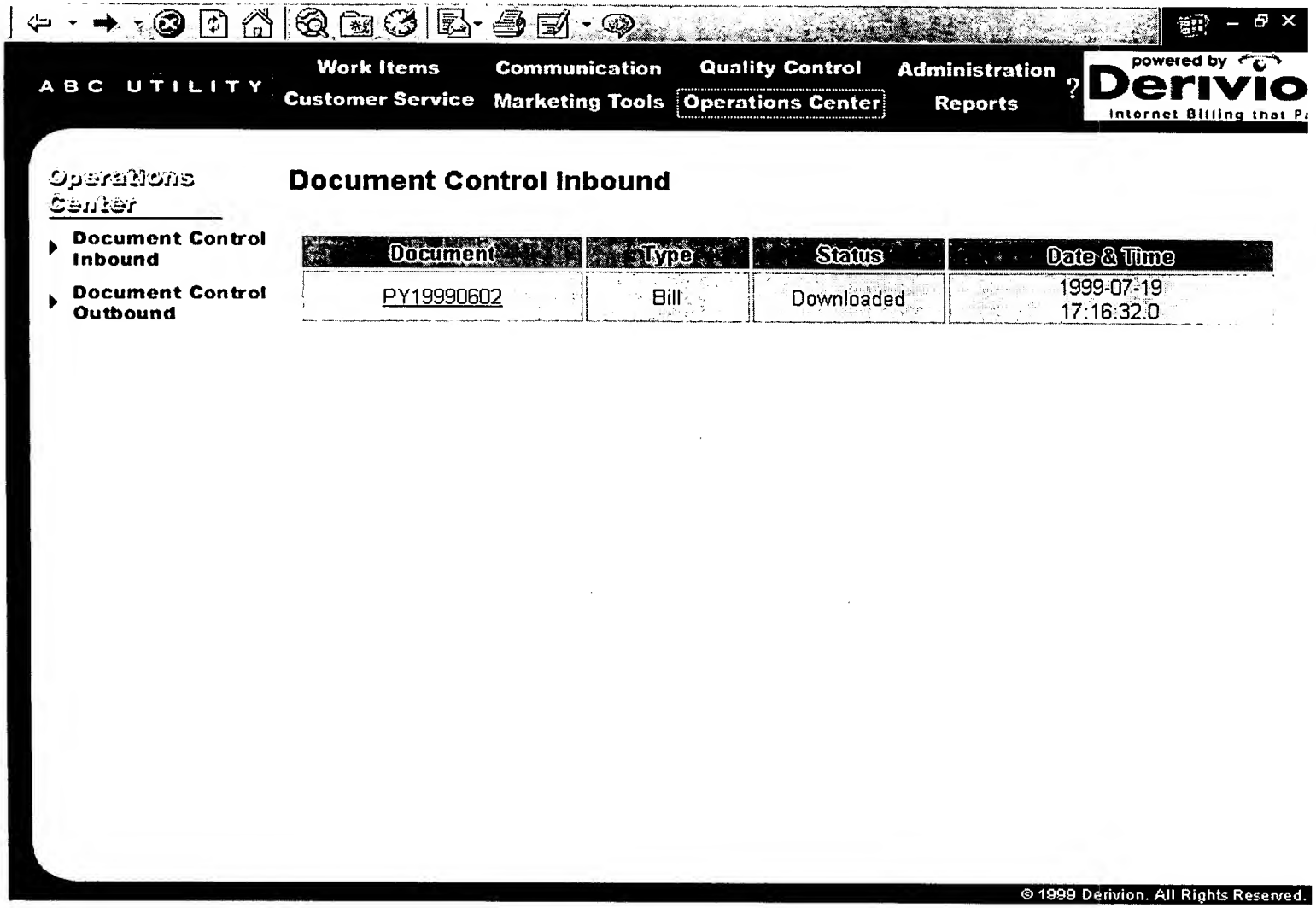

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
?
powered by
Derivio
Operations Center
Document Control Inbound
Document Control Outbound
Document Control Inbound
Document
Type
Status
Date & Time
PY19990602
Bill
Downloaded
1999-07-19 17:16:32.0
© 1999 Derivion. All Rights Reserved.

Figure 15

0090h0" 8266h560

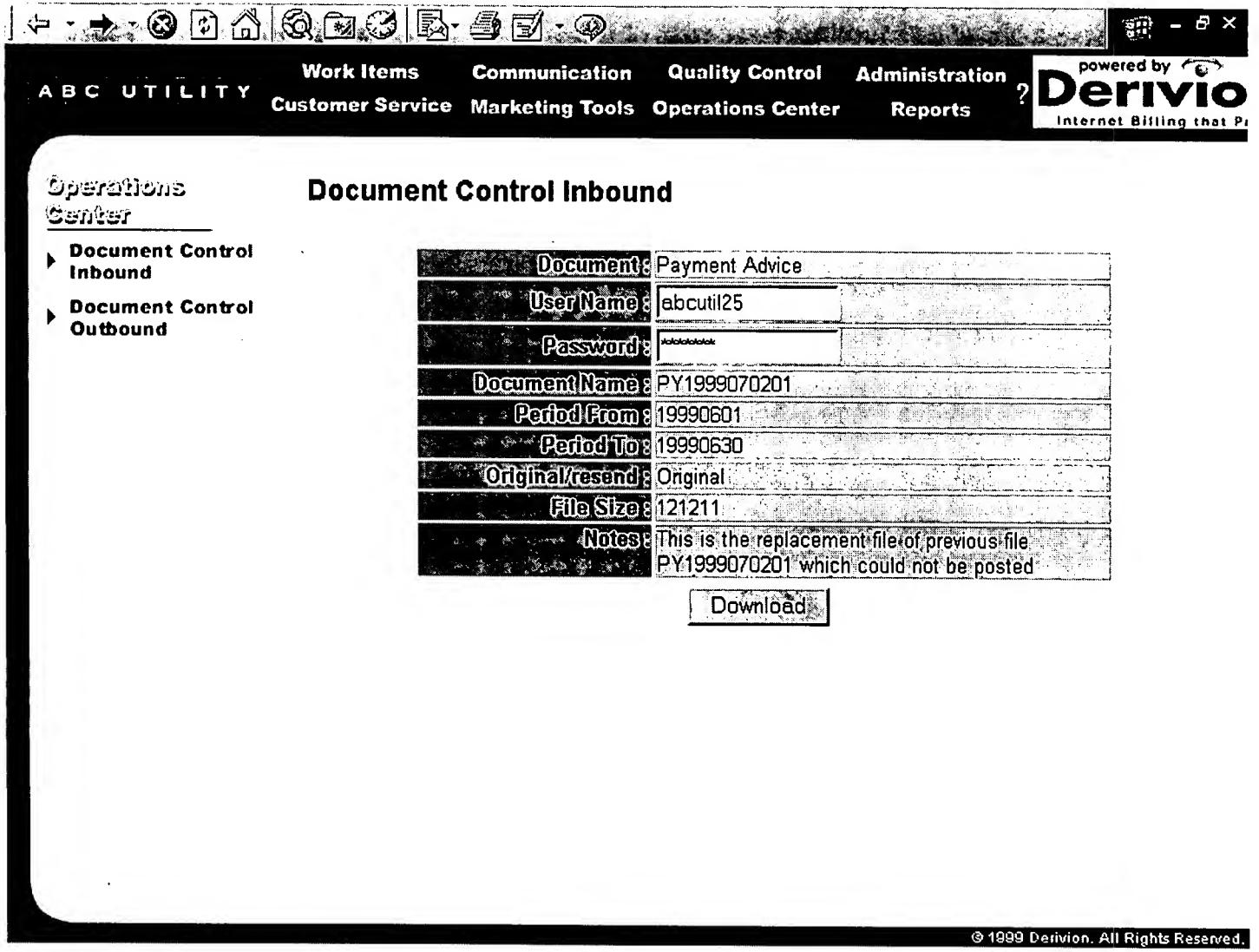



Figure 16

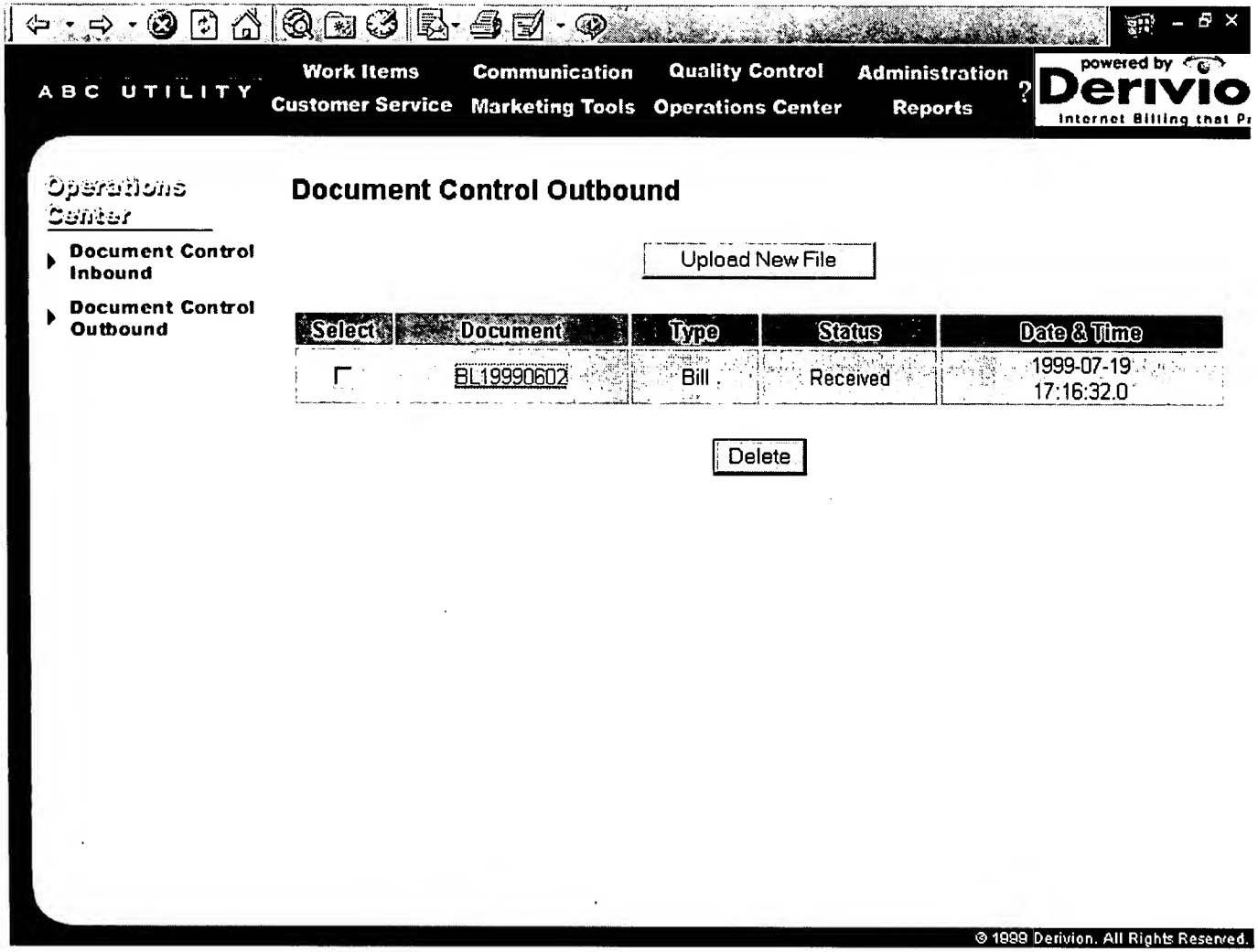

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
?
powered by
Derivio
Internet Billing that P
Operations Center
Document Control Inbound
Document Control Outbound
Document Control Outbound
Upload New File
Select
Document
Type
Status
Date & Time
BL19990602
Bill
Received
1999-07-19 17:16:32.0
Delete
© 1999 Derivion. All Rights Reserved.

Figure 17

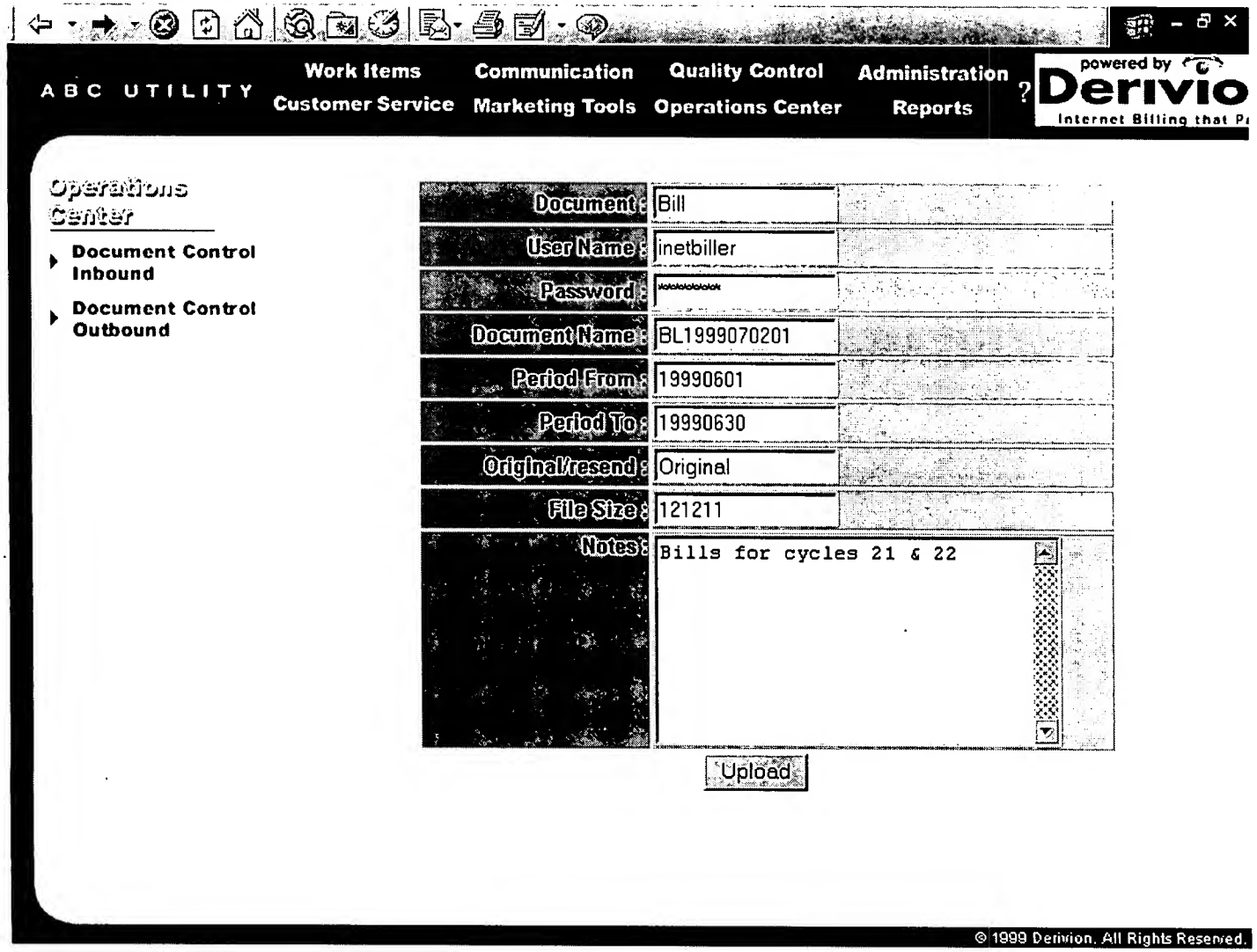

ABC UTILITY
Work Items
Communication
Quality Control
Administration
Customer Service
Marketing Tools
Operations Center
Reports
?
powered by
Derivio
Internet Billing that P
Operations Center
Document Control Inbound
Document Control Outbound
Document :
Bill
User Name :
inetbiller
Password :
Document Name :
BL1999070201
Period From :
19990601
Period To :
19990630
Original/resend :
Original
File Size :
121211
Notes :
Bills for cycles 21 & 22
Upload
© 1999 Derivion. All Rights Reserved.

Figure 18

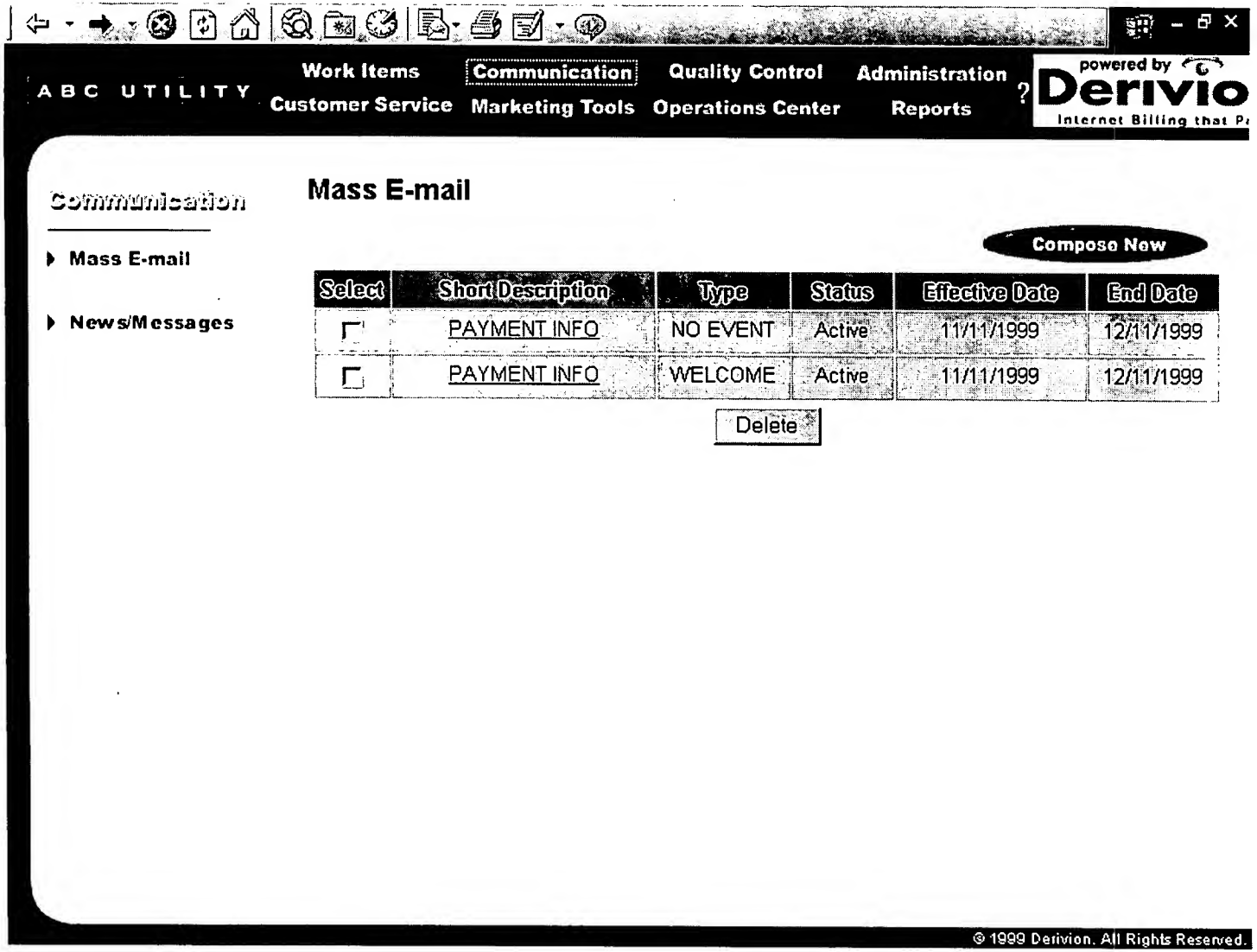

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
?
powered by
Derivio
Internet Billing that P
Communication
Mass E-mail
News/Messages
Mass E-mail
Compose Now
Select
Short Description
Type
Status
Effective Date
End Date
PAYMENT INFO
NO EVENT
Active
11/11/1999
12/11/1999
PAYMENT INFO
WELCOME
Active
11/11/1999
12/11/1999
Delete
© 1999 Derivion. All Rights Reserved.

Figure 19

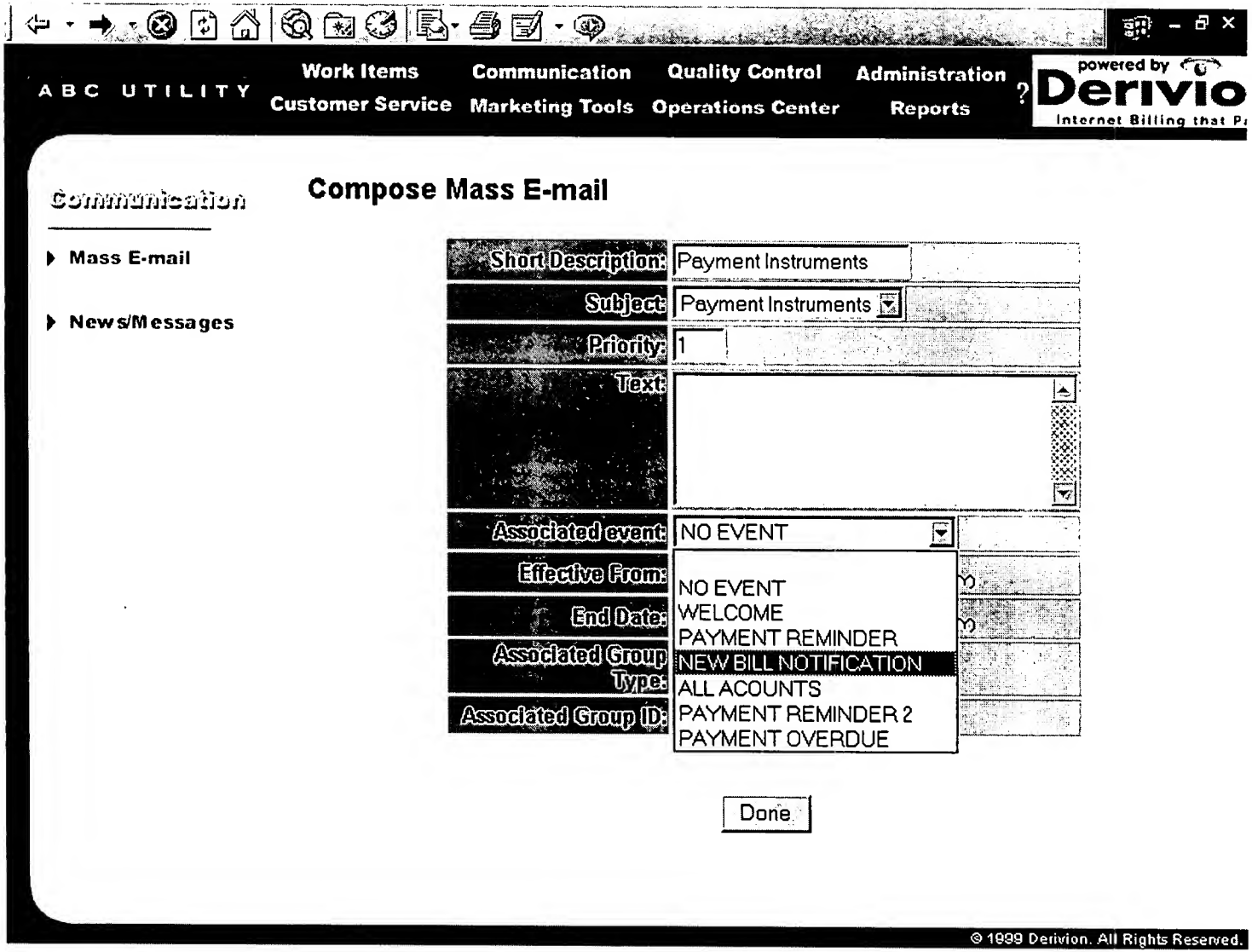

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
?
powered by
Derivio
Internet Billing that P
Communication
Mass E-mail
News/Messages
Compose Mass E-mail
Short Description:
Payment Instruments
Subject:
Payment Instruments
Priority:
1
Text:
Associated event:
NO EVENT
Effective From:
End Date:
Associated Group Type:
Associated Group ID:
NO EVENT
WELCOME
PAYMENT REMINDER
NEW BILL NOTIFICATION
ALL ACOUNTS
PAYMENT REMINDER 2
PAYMENT OVERDUE
Done
© 1999 Derivion. All Rights Reserved.

Figure 20

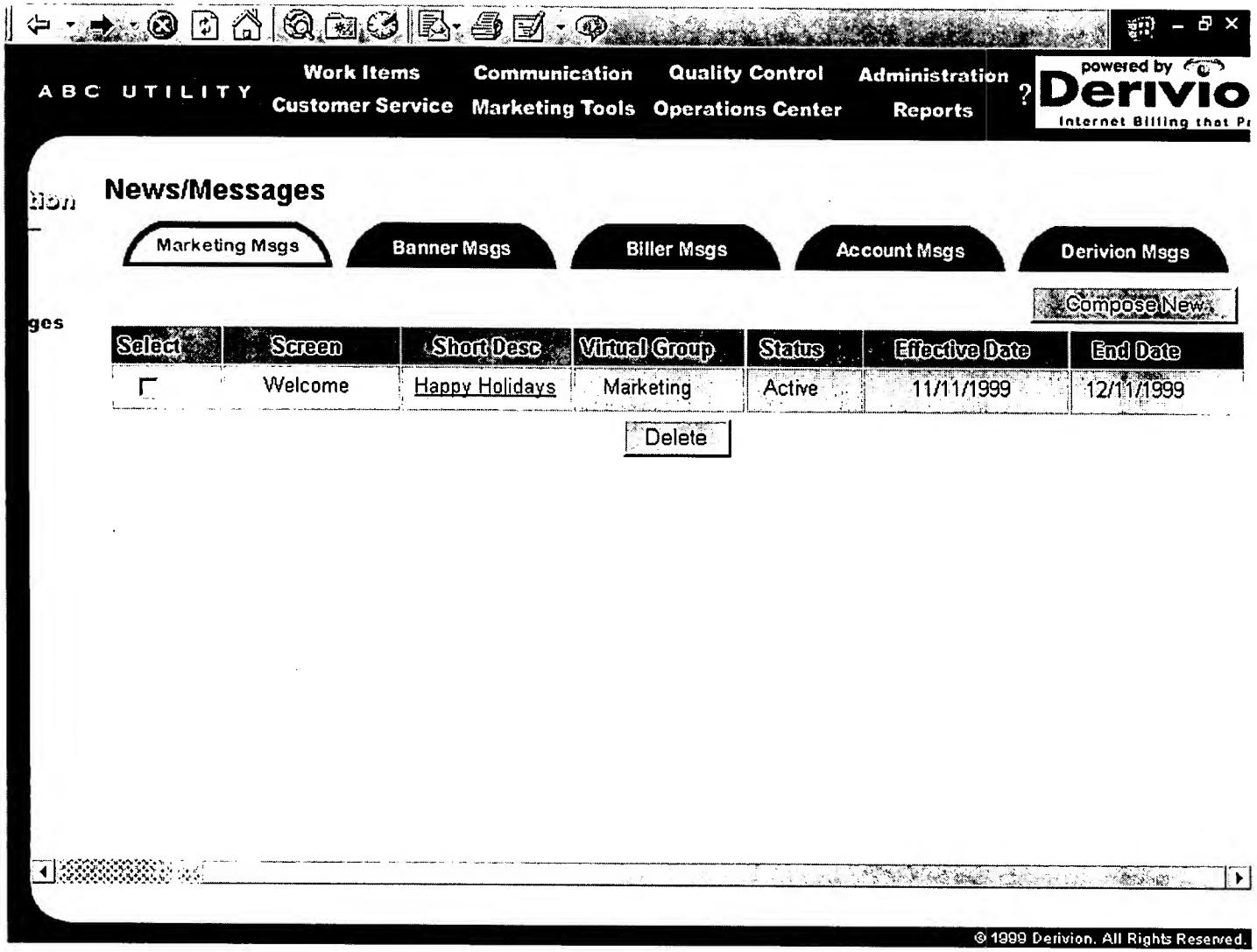

ABC UTILITY
Work Items
Communication
Quality Control
Administration
Customer Service
Marketing Tools
Operations Center
Reports
powered by
Derivio
Internet Billing that P
News/Messages
Marketing Msgs
Banner Msgs
Biller Msgs
Account Msgs
Derivion Msgs
Compose New
Select
Screen
Short Desc
Virtual Group
Status
Effective Date
End Date
Welcome
Happy Holidays
Marketing
Active
11/11/1999
12/11/1999
Delete
© 1999 Derivion. All Rights Reserved.

Figure 21

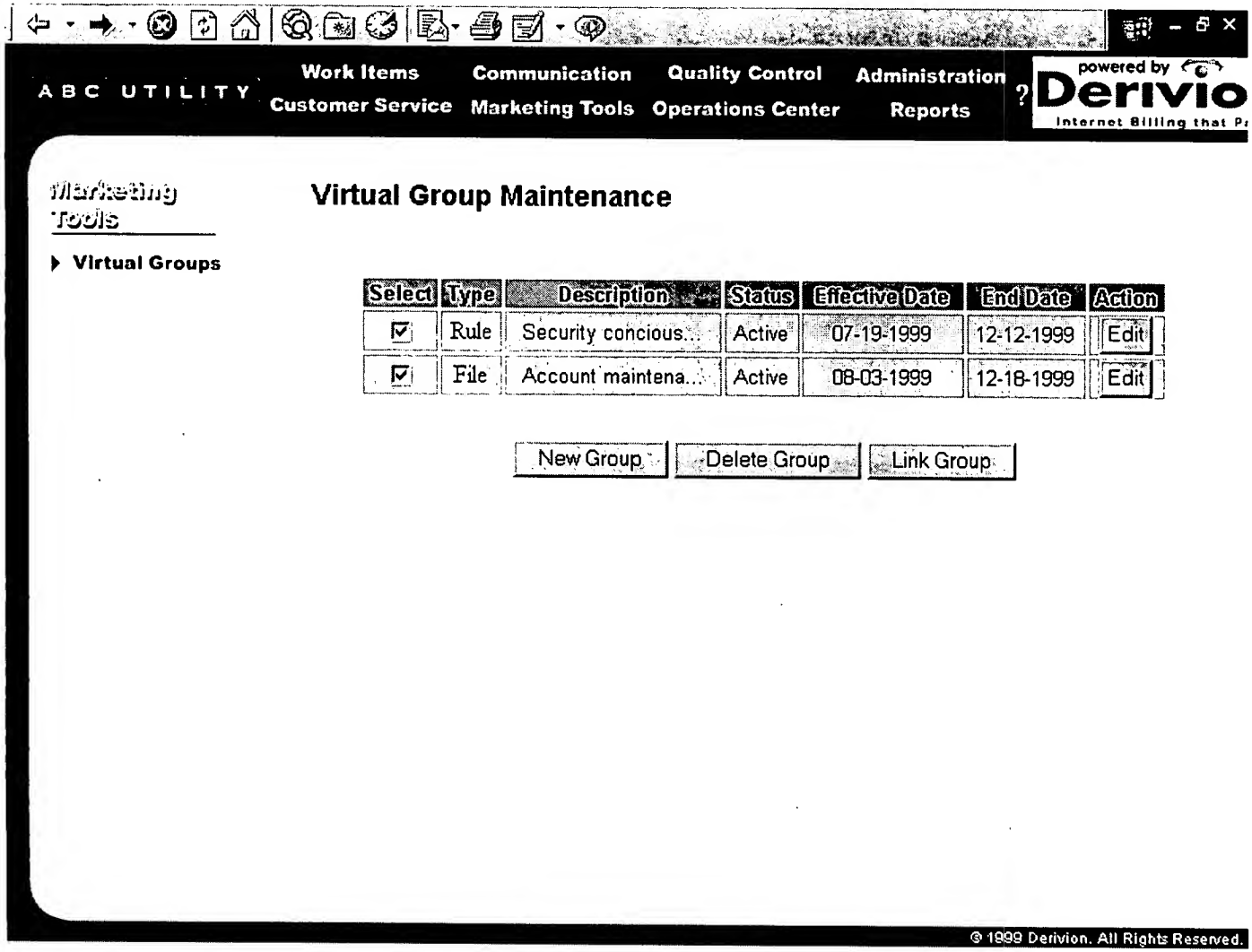

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
powered by
Derivio
Internet Billing that P
Marketing Tools
Virtual Groups
Virtual Group Maintenance
Select
Type
Description
Status
Effective Date
End Date
Action
Rule
Security concious...
Active
07-19-1999
12-12-1999
Edit
File
Account maintena...
Active
08-03-1999
12-18-1999
Edit
New Group
Delete Group
Link Group
© 1999 Derivion. All Rights Reserved.

Figure 22

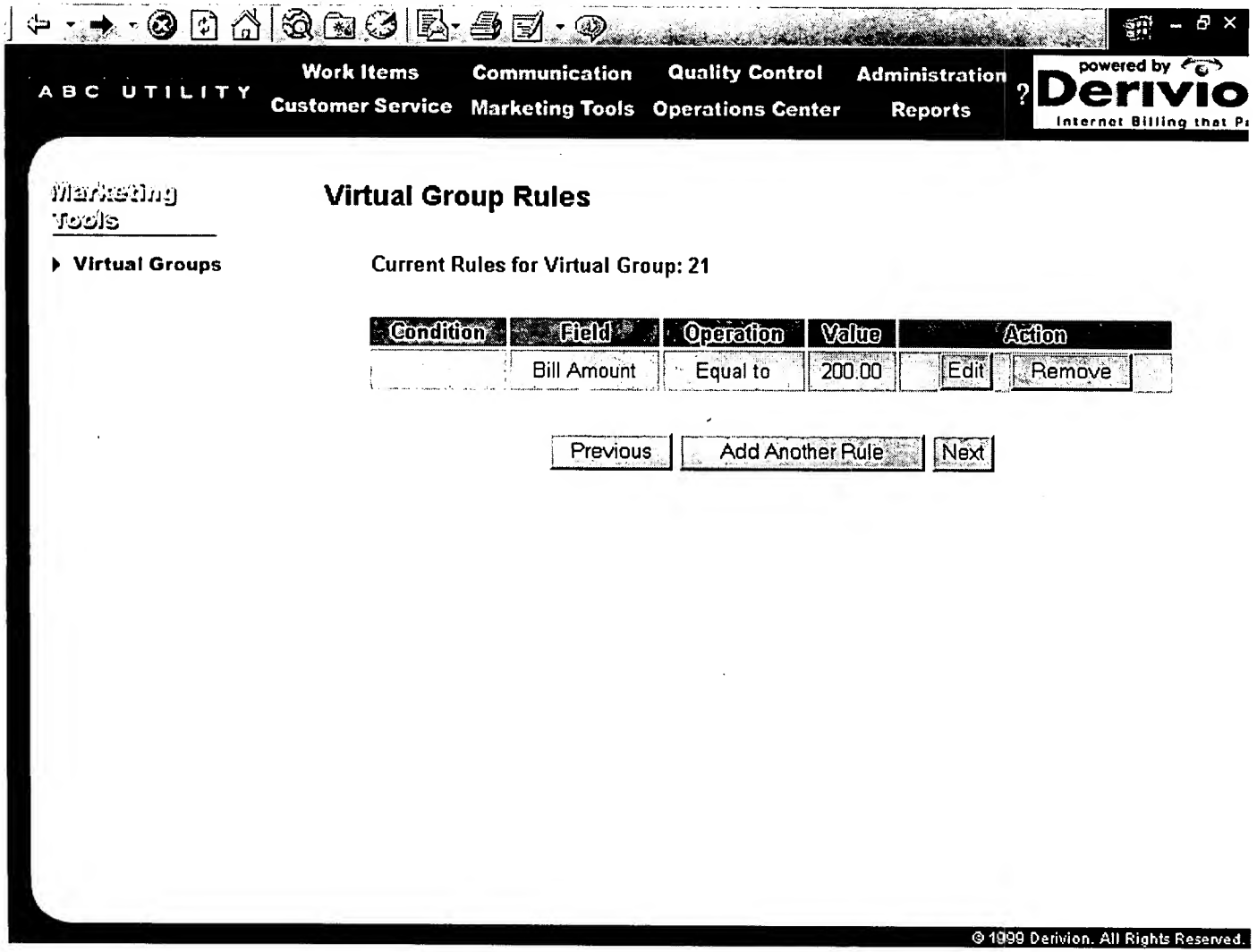

ABC UTILITY
Work Items
Communication
Quality Control
Administration
Customer Service
Marketing Tools
Operations Center
Reports
?
powered by
Derivio
Internet Billing that P
Marketing Tools
Virtual Groups
Virtual Group Rules
Current Rules for Virtual Group: 21
Condition
Field
Operation
Value
Action
Bill Amount
Equal to
200.00
Edit
Remove
Previous
Add Another Rule
Next
© 1999 Derivion. All Rights Reserved.

Figure 23

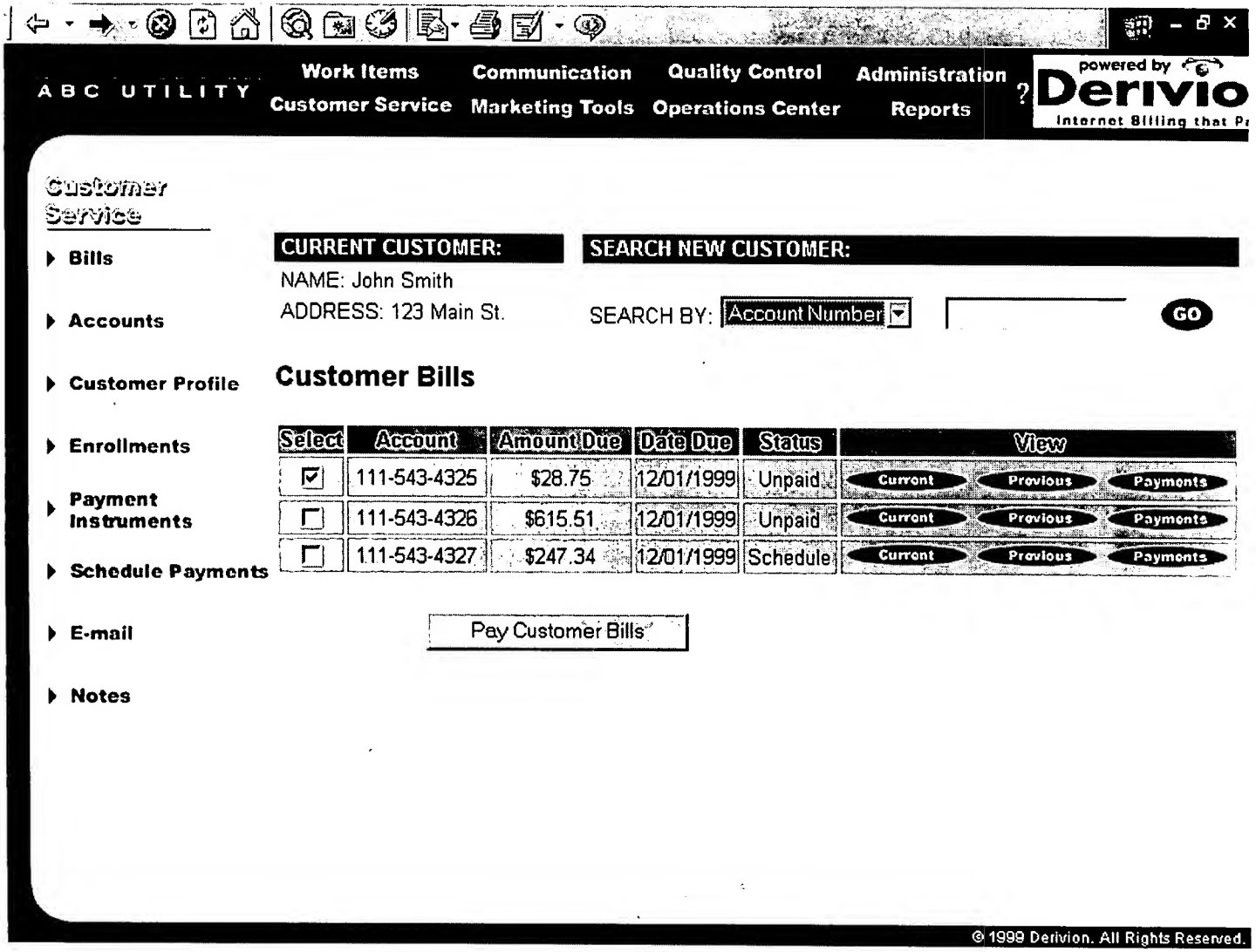

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
powered by Derivio
Internet Billing that P
Customer Service
Bills
Accounts
Customer Profile
Enrollments
Payment Instruments
Schedule Payments
E-mail
Notes
CURRENT CUSTOMER:
NAME: John Smith
ADDRESS: 123 Main St.
SEARCH NEW CUSTOMER:
SEARCH BY: Account Number
GO
Customer Bills
Select
Account
Amount Due
Date Due
Status
View
111-543-4325
$28.75
12/01/1999
Unpaid
111-543-4326
$615.51
12/01/1999
Unpaid
111-543-4327
$247.34
12/01/1999
Schedule
Current
Previous
Payments
Pay Customer Bills
© 1999 Derivion. All Rights Reserved.

Figure 24

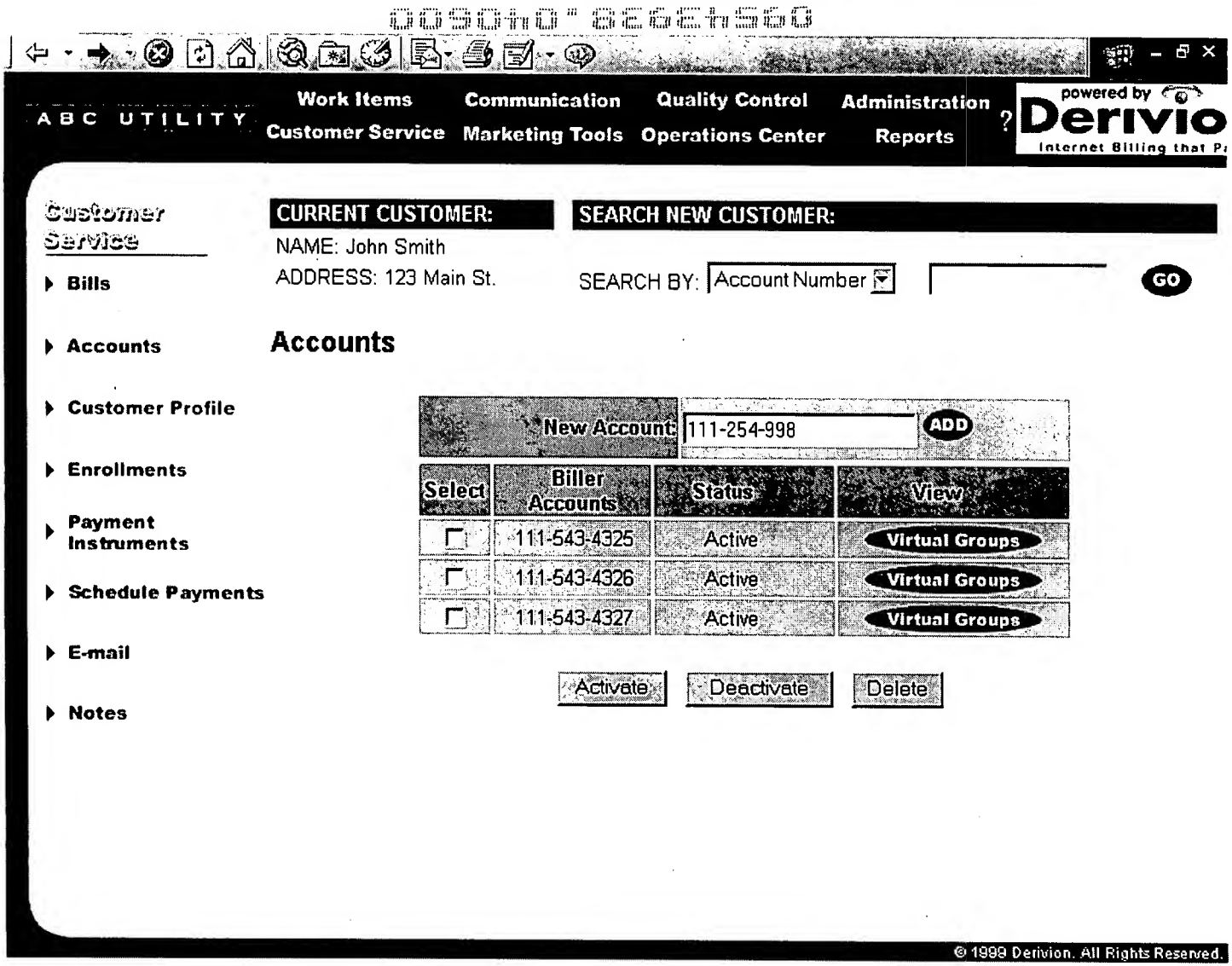

ABC UTILITY
Work Items
Communication
Quality Control
Administration
Customer Service
Marketing Tools
Operations Center
Reports
powered by
Derivio
Customer Service
Bills
Accounts
Customer Profile
Enrollments
Payment Instruments
Schedule Payments
E-mail
Notes
CURRENT CUSTOMER:
NAME: John Smith
ADDRESS: 123 Main St.
SEARCH NEW CUSTOMER:
SEARCH BY: Account Number
GO
Accounts
New Account:
111-254-998
ADD
Select
Biller Accounts
Status
View
111-543-4325
Active
Virtual Groups
111-543-4326
Active
Virtual Groups
111-543-4327
Active
Virtual Groups
Activate
Deactivate
Delete
© 1999 Derivion. All Rights Reserved.

Figure 25

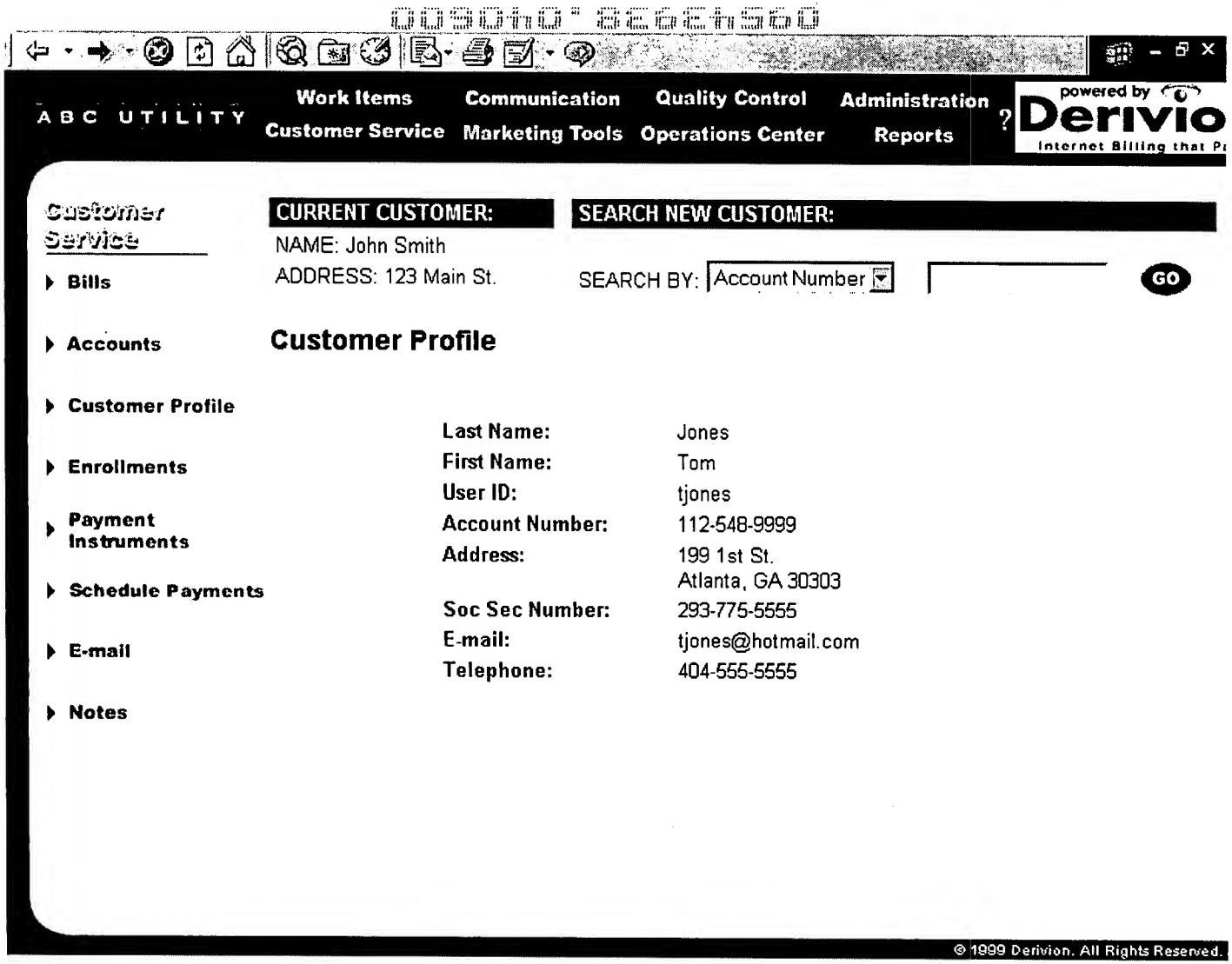

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
powered by Derivio
Internet Billing that P
Customer Service
Bills
Accounts
Customer Profile
Enrollments
Payment Instruments
Schedule Payments
E-mail
Notes
CURRENT CUSTOMER:
NAME: John Smith
ADDRESS: 123 Main St.
SEARCH NEW CUSTOMER:
SEARCH BY: Account Number
GO
Customer Profile
Last Name: Jones
First Name: Tom
User ID: tjones
Account Number: 112-548-9999
Address: 199 1st St. Atlanta, GA 30303
Soc Sec Number: 293-775-5555
E-mail: tjones@hotmail.com
Telephone: 404-555-5555
© 1999 Derivion. All Rights Reserved.

Figure 26

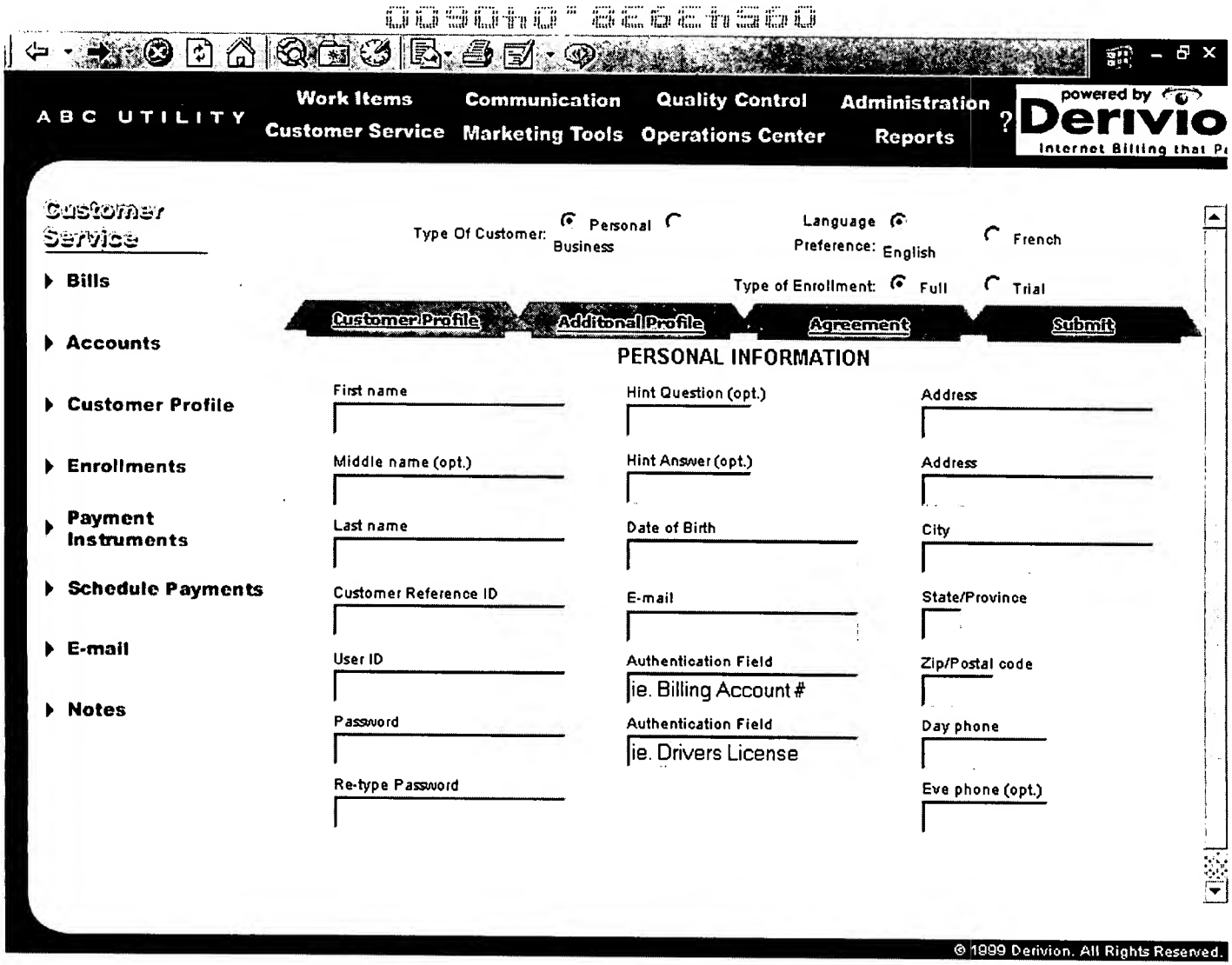

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
powered by
Derivio
Customer Service
Bills
Accounts
Customer Profile
Enrollments
Payment Instruments
Schedule Payments
E-mail
Notes
Type Of Customer: Personal Business
Language Preference: English French
Type of Enrollment: Full Trial
Customer Profile
Additonal Profile
Agreement
Submit
PERSONAL INFORMATION
First name
Middle name (opt.)
Last name
Customer Reference ID
User ID
Password
Re-type Password
Hint Question (opt.)
Hint Answer (opt.)
Date of Birth
E-mail
Authentication Field
ie. Billing Account #
Authentication Field
ie. Drivers License
Address
Address
City
State/Province
Zip/Postal code
Day phone
Eve phone (opt.)
© 1999 Derivion. All Rights Reserved.

Figure 27

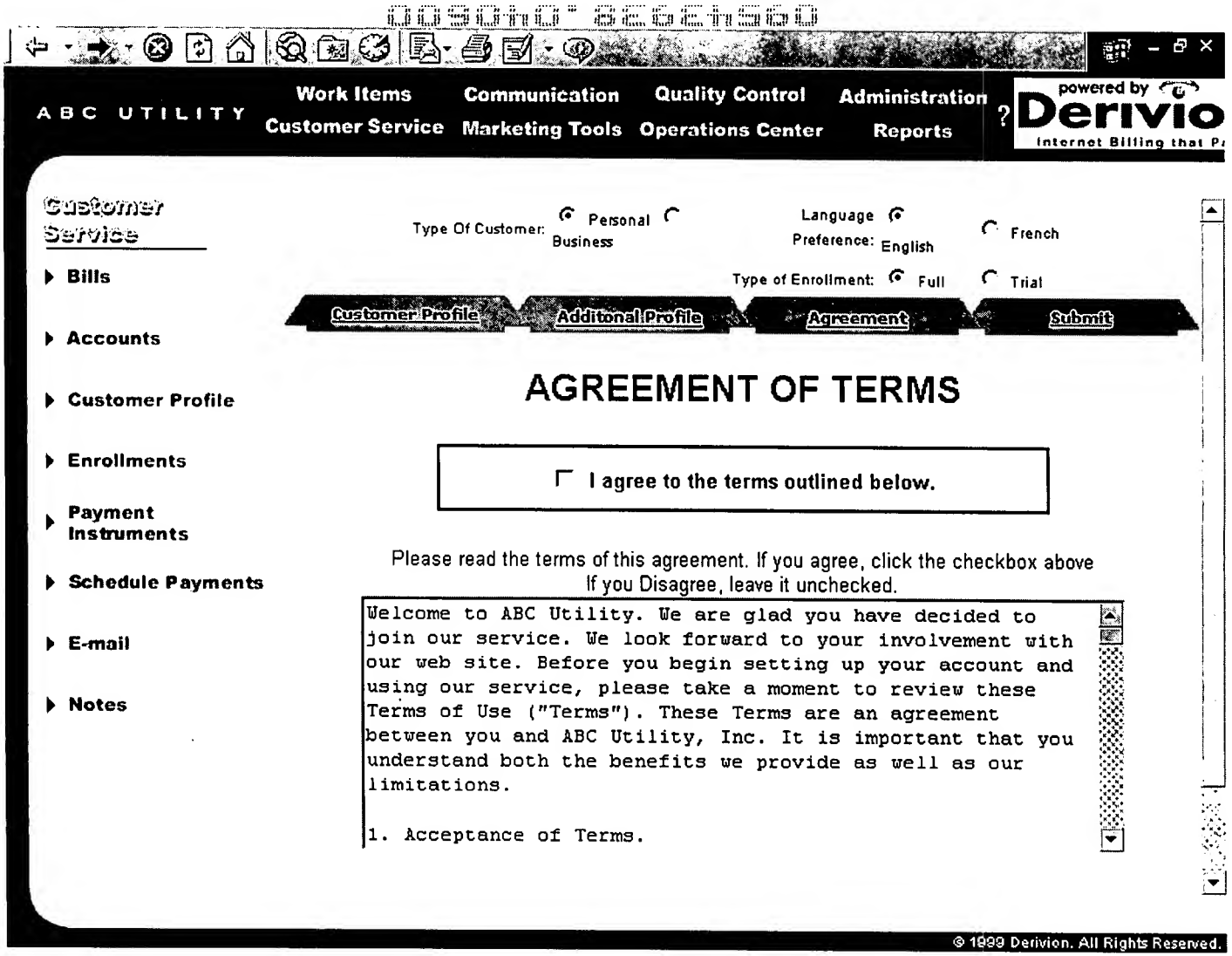

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
powered by Derivio
Internet Billing that P
Customer Service
Bills
Accounts
Customer Profile
Enrollments
Payment Instruments
Schedule Payments
E-mail
Notes
Type Of Customer: Personal Business
Language Preference: English French
Type of Enrollment: Full Trial
Customer Profile
Additonal Profile
Agreement
Submit
AGREEMENT OF TERMS
I agree to the terms outlined below.
Please read the terms of this agreement. If you agree, click the checkbox above
If you Disagree, leave it unchecked.
Welcome to ABC Utility. We are glad you have decided to join our service. We look forward to your involvement with our web site. Before you begin setting up your account and using our service, please take a moment to review these Terms of Use ("Terms"). These Terms are an agreement between you and ABC Utility, Inc. It is important that you understand both the benefits we provide as well as our limitations.
1. Acceptance of Terms.
© 1999 Derivion. All Rights Reserved.

Figure 28

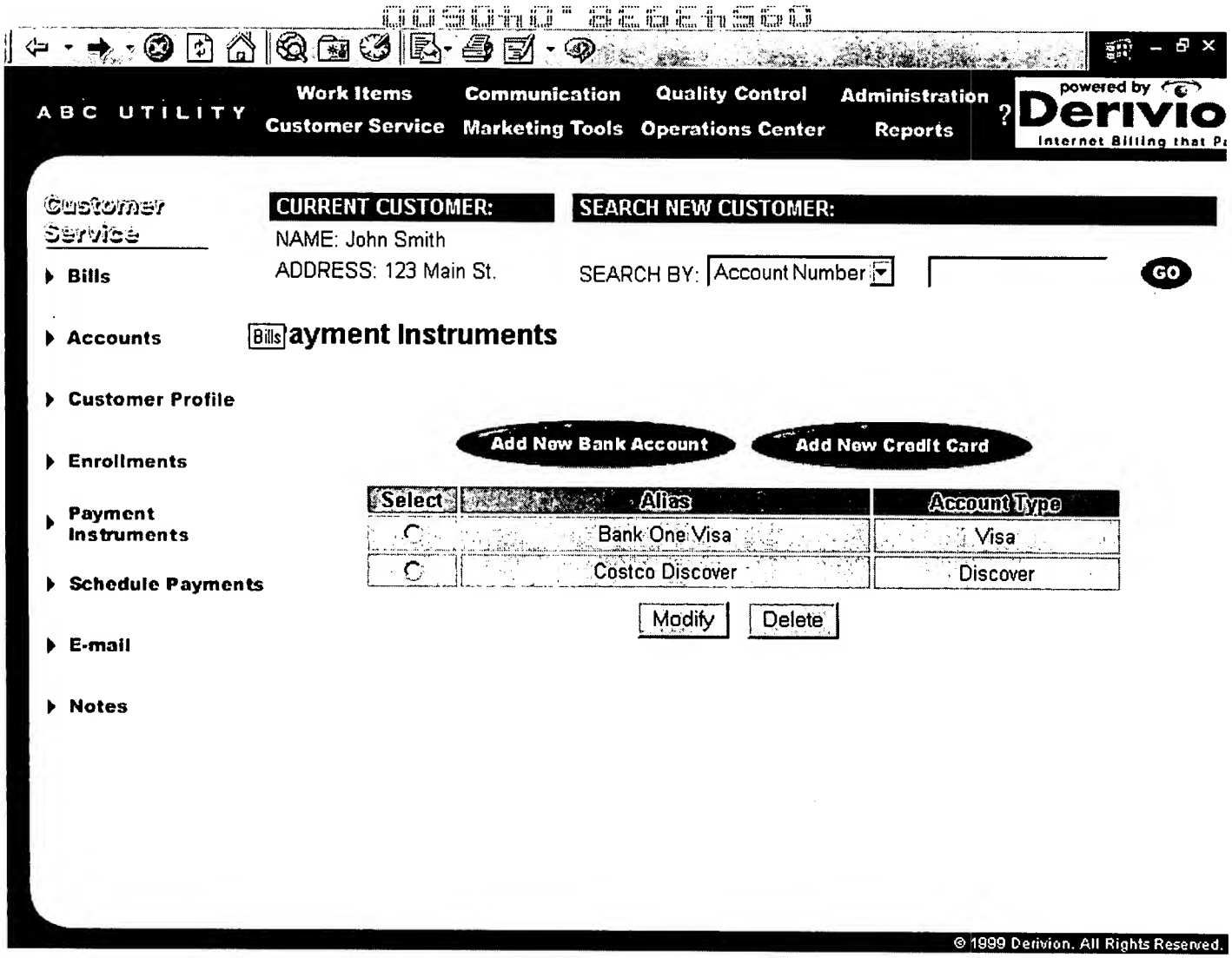

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
powered by Derivio
Internet Billing that P
Customer Service
Bills
Accounts
Customer Profile
Enrollments
Payment Instruments
Schedule Payments
E-mail
Notes
CURRENT CUSTOMER:
NAME: John Smith
ADDRESS: 123 Main St.
SEARCH NEW CUSTOMER:
SEARCH BY: Account Number
GO
Bills ayment Instruments
Add New Bank Account
Add New Credit Card
Select
Alias
Account Type
Bank One Visa
Visa
Costco Discover
Discover
Modify
Delete
© 1999 Derivion. All Rights Reserved.

Figure 29

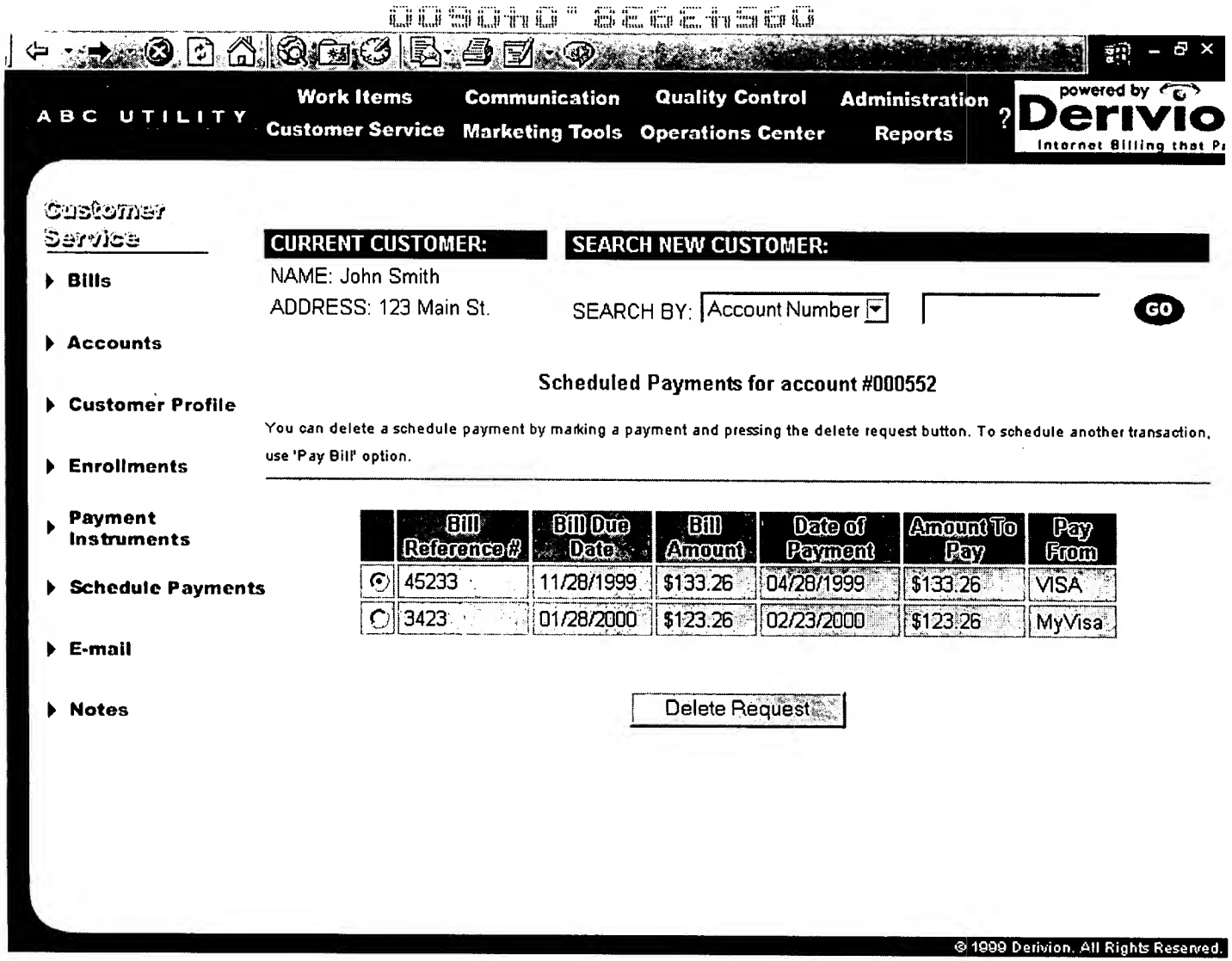

ABC UTILITY
Work Items
Customer Service
Communication
Marketing Tools
Quality Control
Operations Center
Administration
Reports
powered by Derivio
Internet Billing that P
Customer Service
Bills
Accounts
Customer Profile
Enrollments
Payment Instruments
Schedule Payments
E-mail
Notes
CURRENT CUSTOMER:
NAME: John Smith
ADDRESS: 123 Main St.
SEARCH NEW CUSTOMER:
SEARCH BY: Account Number
GO
Scheduled Payments for account #000552
You can delete a schedule payment by marking a payment and pressing the delete request button. To schedule another transaction, use 'Pay Bill' option.
Bill Reference #
Bill Due Date
Bill Amount
Date of Payment
Amount To Pay
Pay From
45233
11/28/1999
$133.26
04/28/1999
$133.26
VISA
3423
01/28/2000
$123.26
02/23/2000
$123.26
MyVisa
Delete Request
© 1999 Derivion. All Rights Reserved.

Figure 30

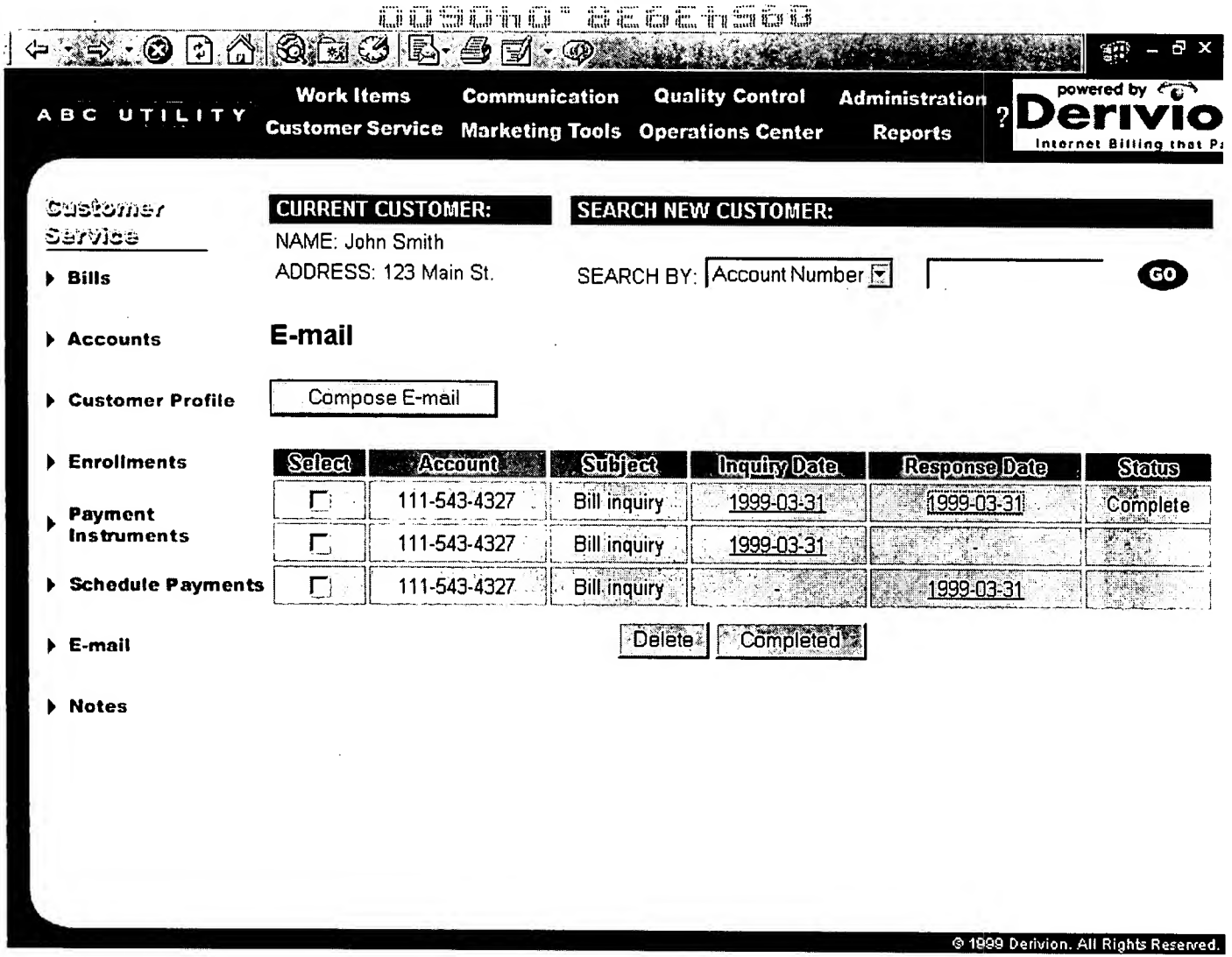

ABC UTILITY
Work Items
Communication
Quality Control
Administration
Customer Service
Marketing Tools
Operations Center
Reports
powered by Derivio
Internet Billing that P
Customer Service
CURRENT CUSTOMER:
NAME: John Smith
ADDRESS: 123 Main St.
SEARCH NEW CUSTOMER:
SEARCH BY: Account Number
GO
Bills
Accounts
Customer Profile
Enrollments
Payment Instruments
Schedule Payments
E-mail
Notes
E-mail
Compose E-mail
Select
Account
Subject
Inquiry Date
Response Date
Status
111-543-4327
Bill inquiry
1999-03-31
Complete
Delete
Completed
© 1999 Derivion. All Rights Reserved.

Figure 31

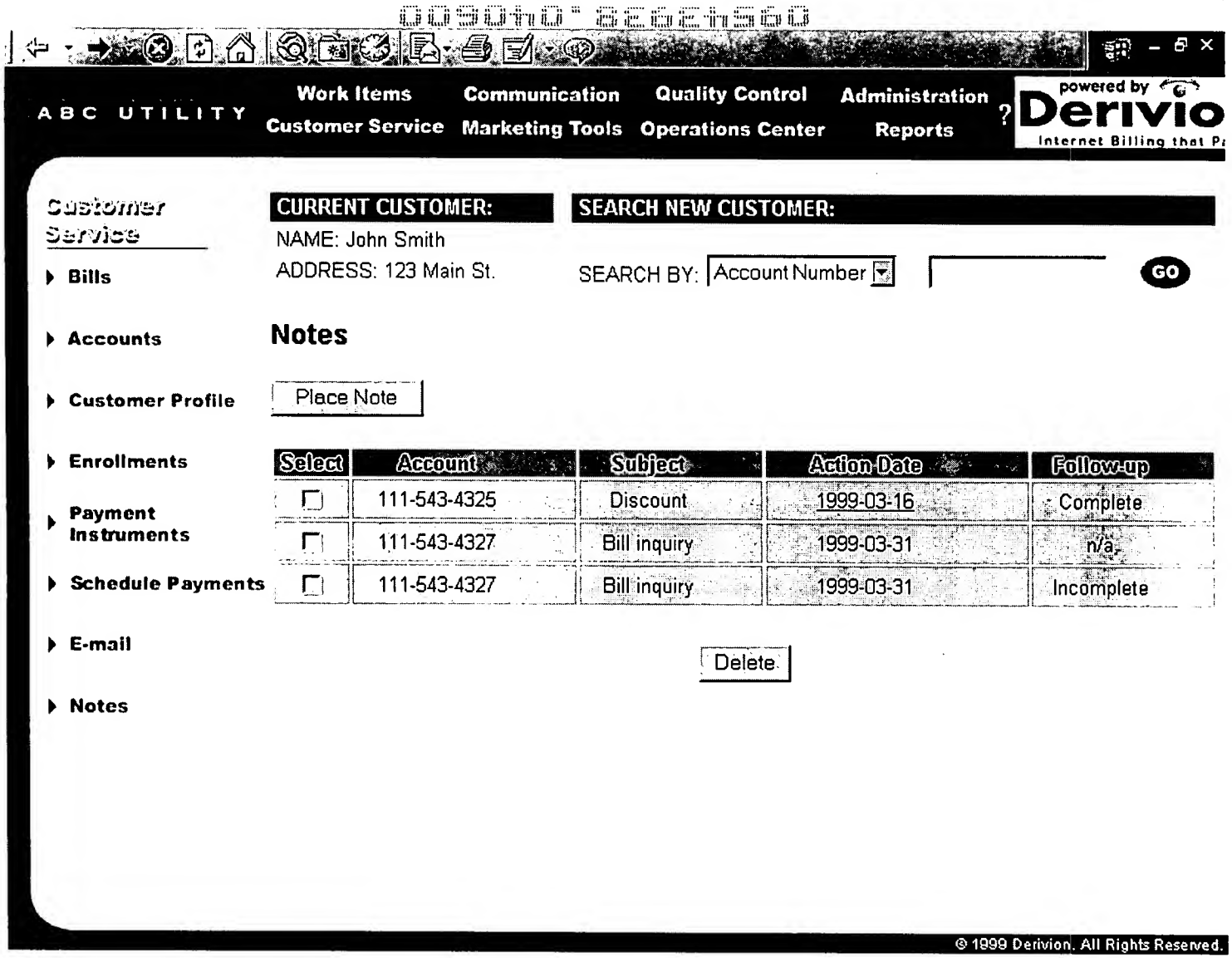

ABC UTILITY
Work Items
Communication
Quality Control
Administration
Customer Service
Marketing Tools
Operations Center
Reports
powered by Derivio
Internet Billing that P
Customer Service
Bills
Accounts
Customer Profile
Enrollments
Payment Instruments
Schedule Payments
E-mail
Notes
CURRENT CUSTOMER:
NAME: John Smith
ADDRESS: 123 Main St.
SEARCH NEW CUSTOMER:
SEARCH BY: Account Number
GO
Notes
Place Note
Select
Account
Subject
Action Date
Follow-up
111-543-4325
Discount
1999-03-16
Complete
111-543-4327
Bill inquiry
1999-03-31
n/a
111-543-4327
Bill inquiry
1999-03-31
Incomplete
Delete
© 1999 Derivion. All Rights Reserved.

Figure 32

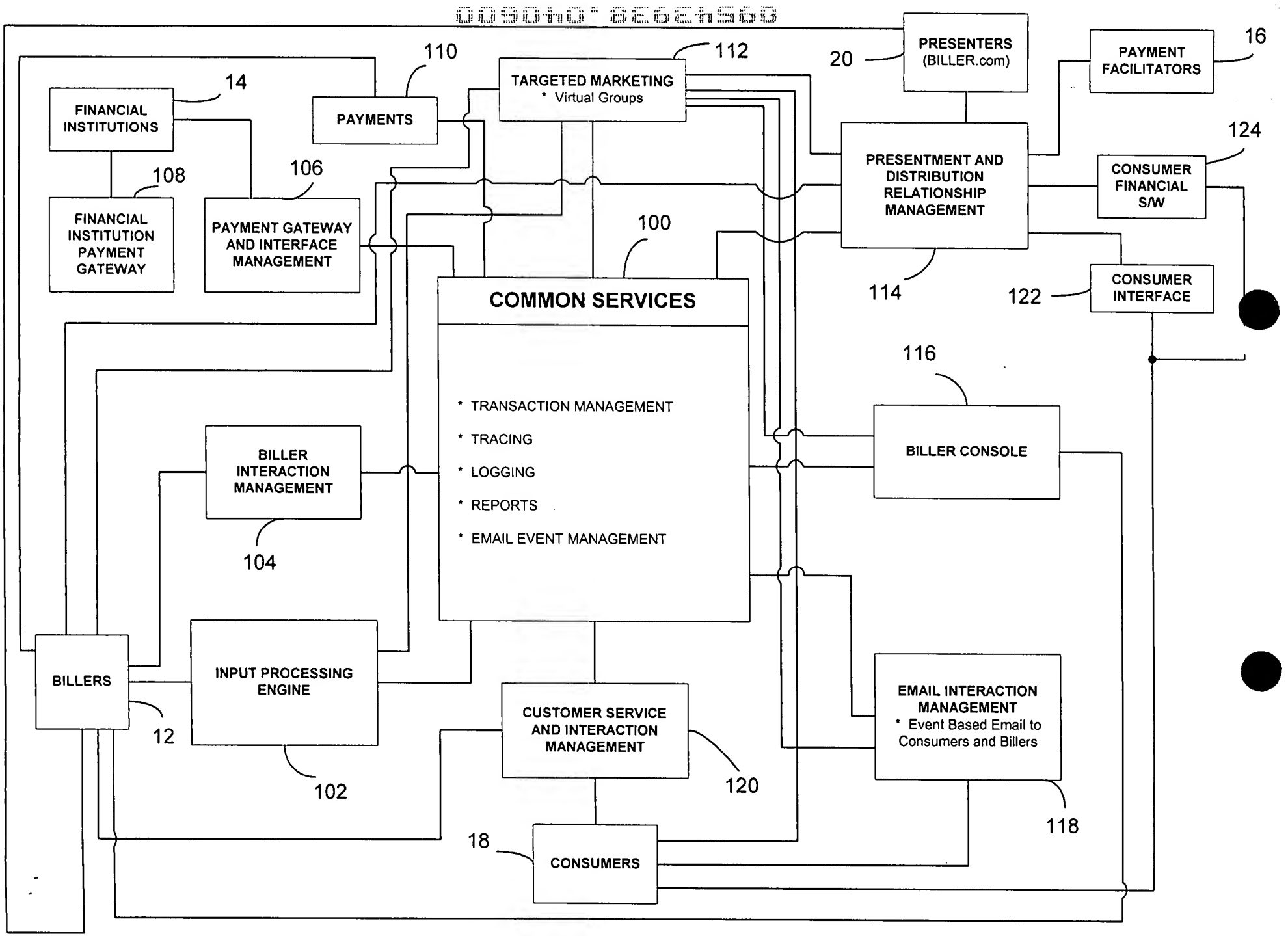

PRESENTERS (BILLER.com)
20
PAYMENT FACILITATORS
16
TARGETED MARKETING
* Virtual Groups
112
110
PAYMENTS
14
FINANCIAL INSTITUTIONS
124
PRESENTMENT AND DISTRIBUTION RELATIONSHIP MANAGEMENT
CONSUMER FINANCIAL S/W
108
106
FINANCIAL INSTITUTION PAYMENT GATEWAY
PAYMENT GATEWAY AND INTERFACE MANAGEMENT
100
COMMON SERVICES
114
122
CONSUMER INTERFACE
116
* TRANSACTION MANAGEMENT
* TRACING
* LOGGING
* REPORTS
* EMAIL EVENT MANAGEMENT
BILLER CONSOLE
BILLER INTERACTION MANAGEMENT
104
BILLERS
12
INPUT PROCESSING ENGINE
102
CUSTOMER SERVICE AND INTERACTION MANAGEMENT
120
EMAIL INTERACTION MANAGEMENT
* Event Based Email to Consumers and Billers
118
18
CONSUMERS

Figure 33

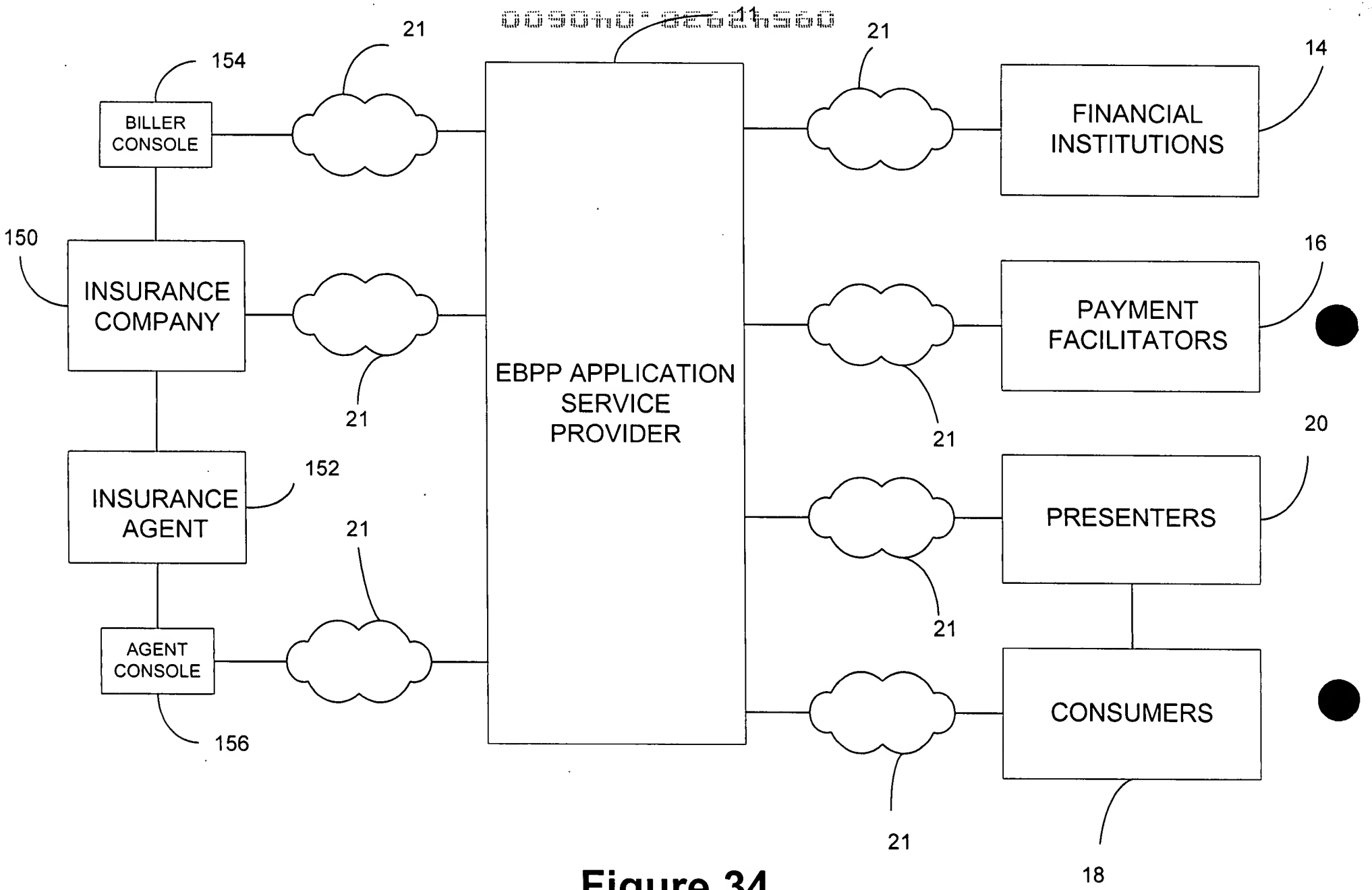

11
21
154
BILLER CONSOLE
150
INSURANCE COMPANY
152
INSURANCE AGENT
AGENT CONSOLE
156
21
21
21
21
EBPP APPLICATION SERVICE PROVIDER
21
21
21
14
FINANCIAL INSTITUTIONS
16
PAYMENT FACILITATORS
20
PRESENTERS
CONSUMERS
18

**Figure 34**

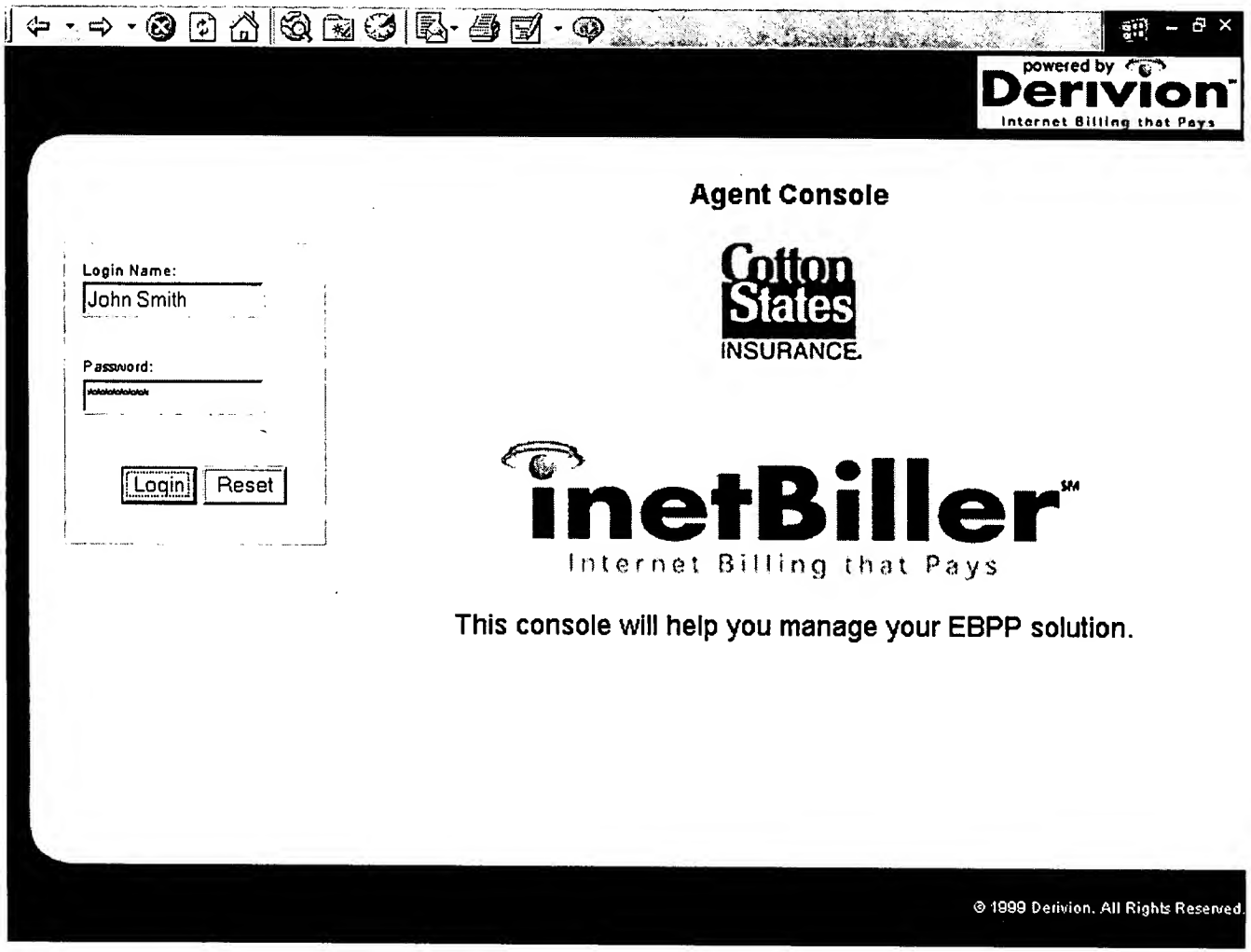

powered by
Derivion
Internet Billing that Pays
Agent Console
Login Name:
John Smith
Password:
Login
Reset
Cotton States
INSURANCE
inetBiller℠
Internet Billing that Pays
This console will help you manage your EBPP solution.
© 1999 Derivion. All Rights Reserved.

Figure 35

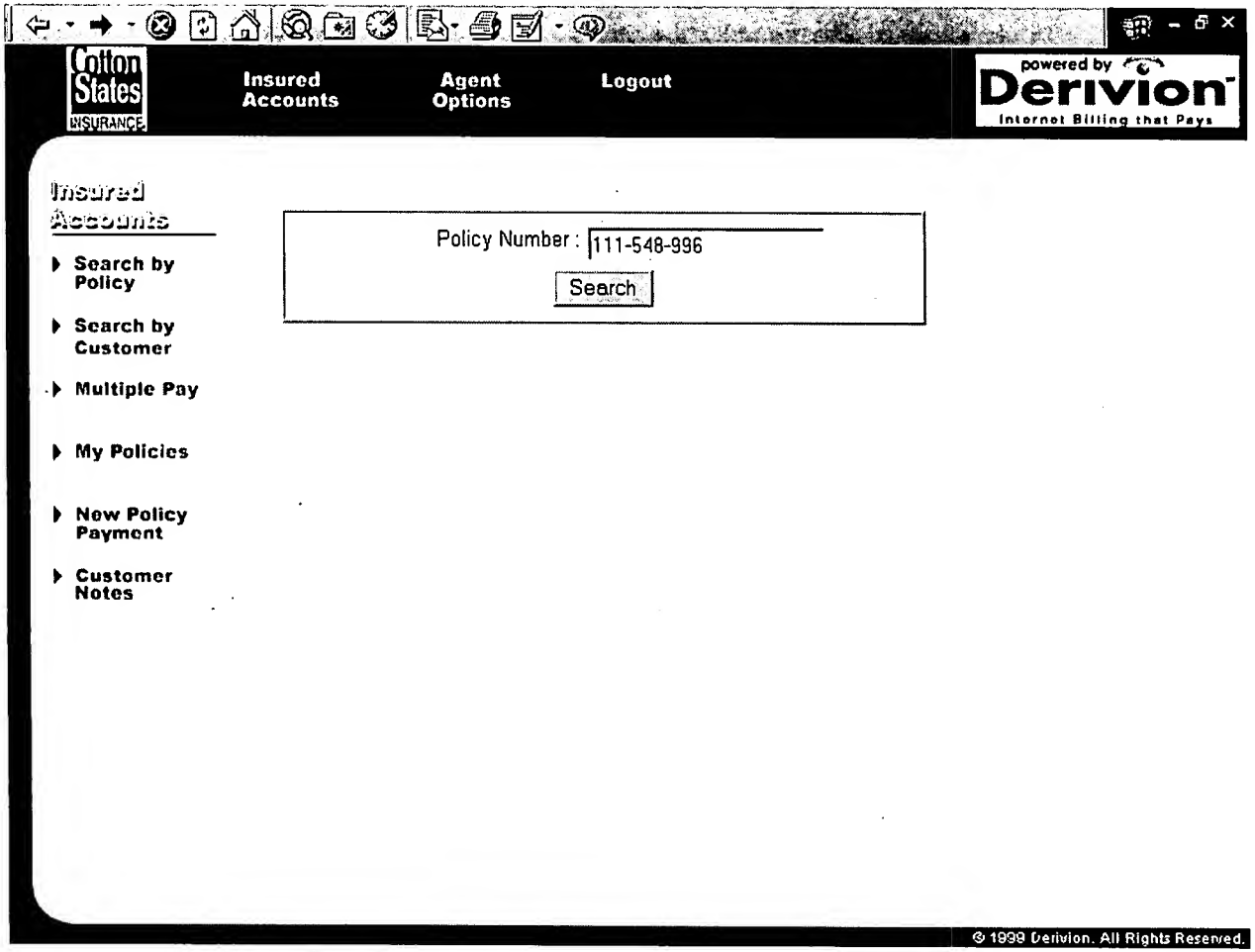

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Policy Number : 111-548-996
Search
© 1999 Derivion. All Rights Reserved.

Figure 36

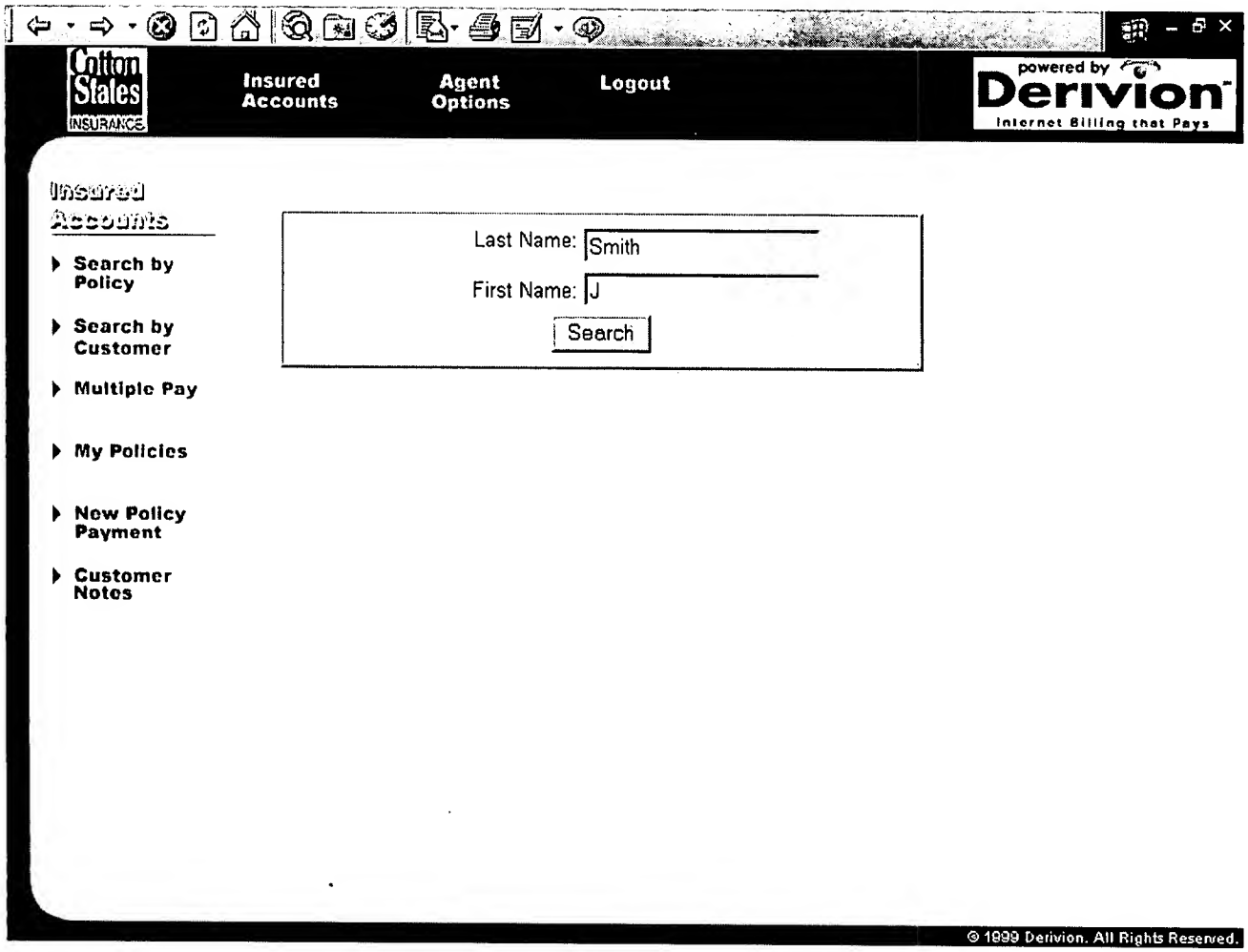

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Last Name: Smith
First Name: J
Search
© 1999 Derivion. All Rights Reserved.

Figure 37

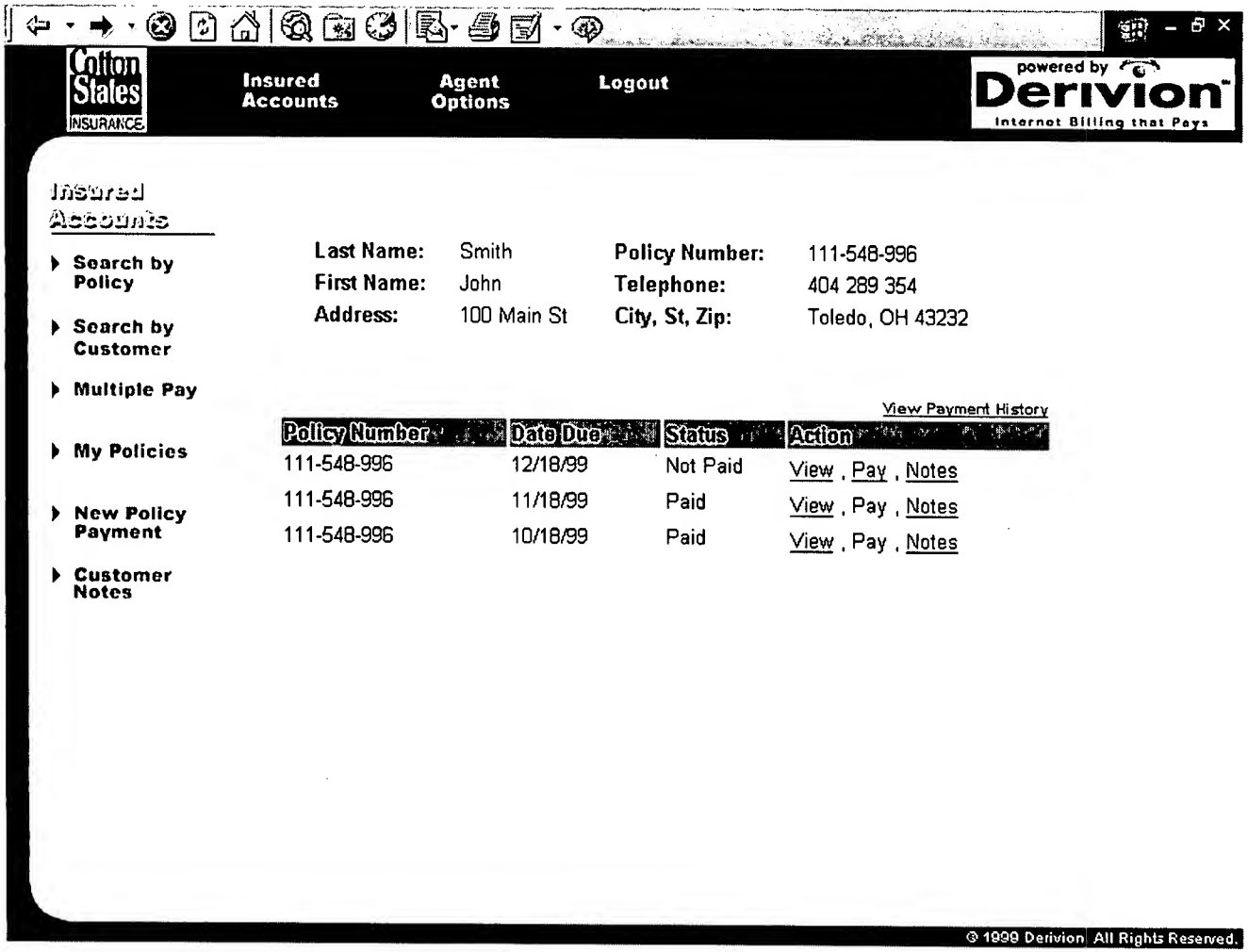

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Last Name: Smith
First Name: John
Address: 100 Main St
Policy Number: 111-548-996
Telephone: 404 289 354
City, St, Zip: Toledo, OH 43232
View Payment History
Policy Number
Date Due
Status
Action
111-548-996 12/18/99 Not Paid View , Pay , Notes
111-548-996 11/18/99 Paid View , Pay , Notes
111-548-996 10/18/99 Paid View , Pay , Notes
© 1999 Derivion All Rights Reserved.

Figure 38

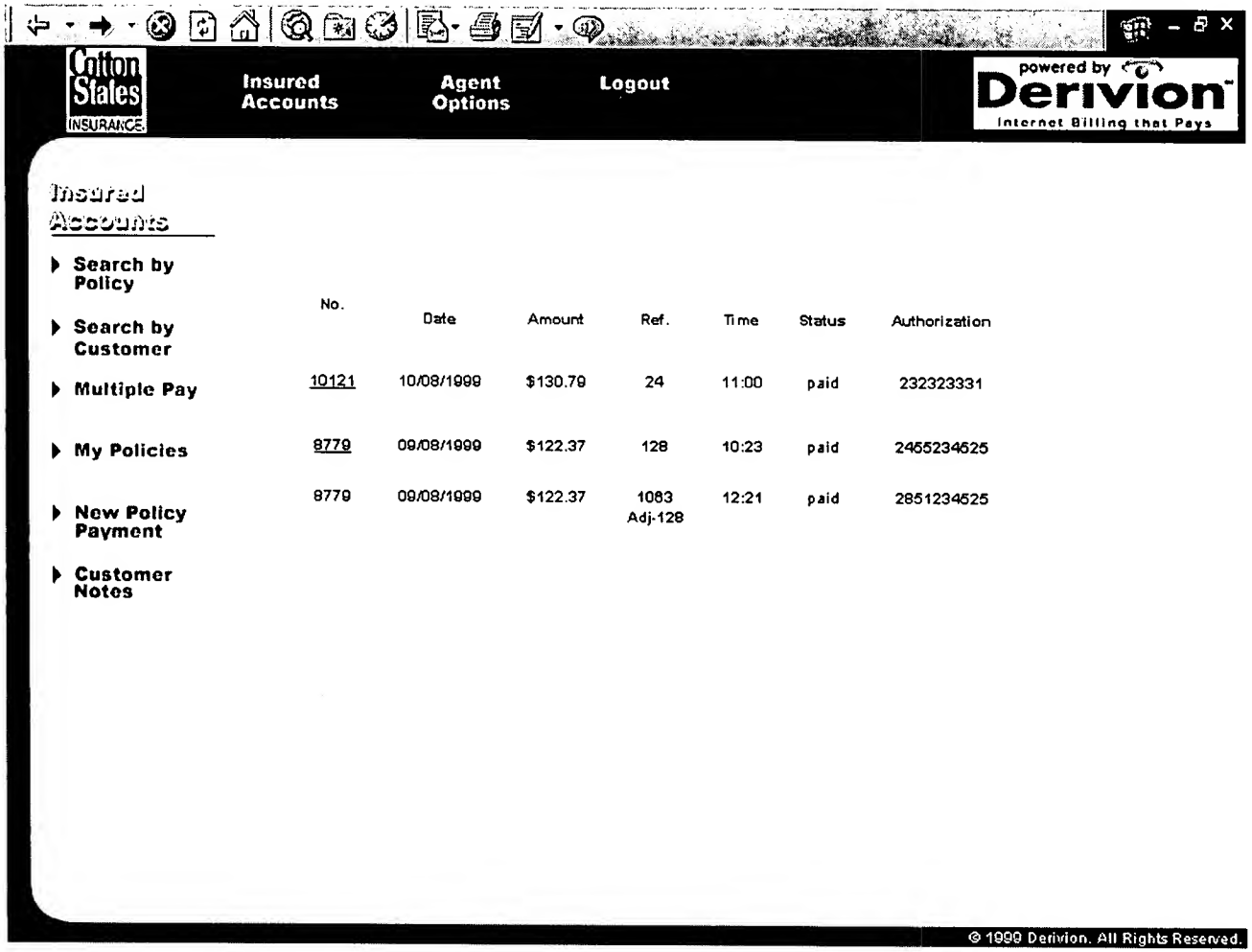
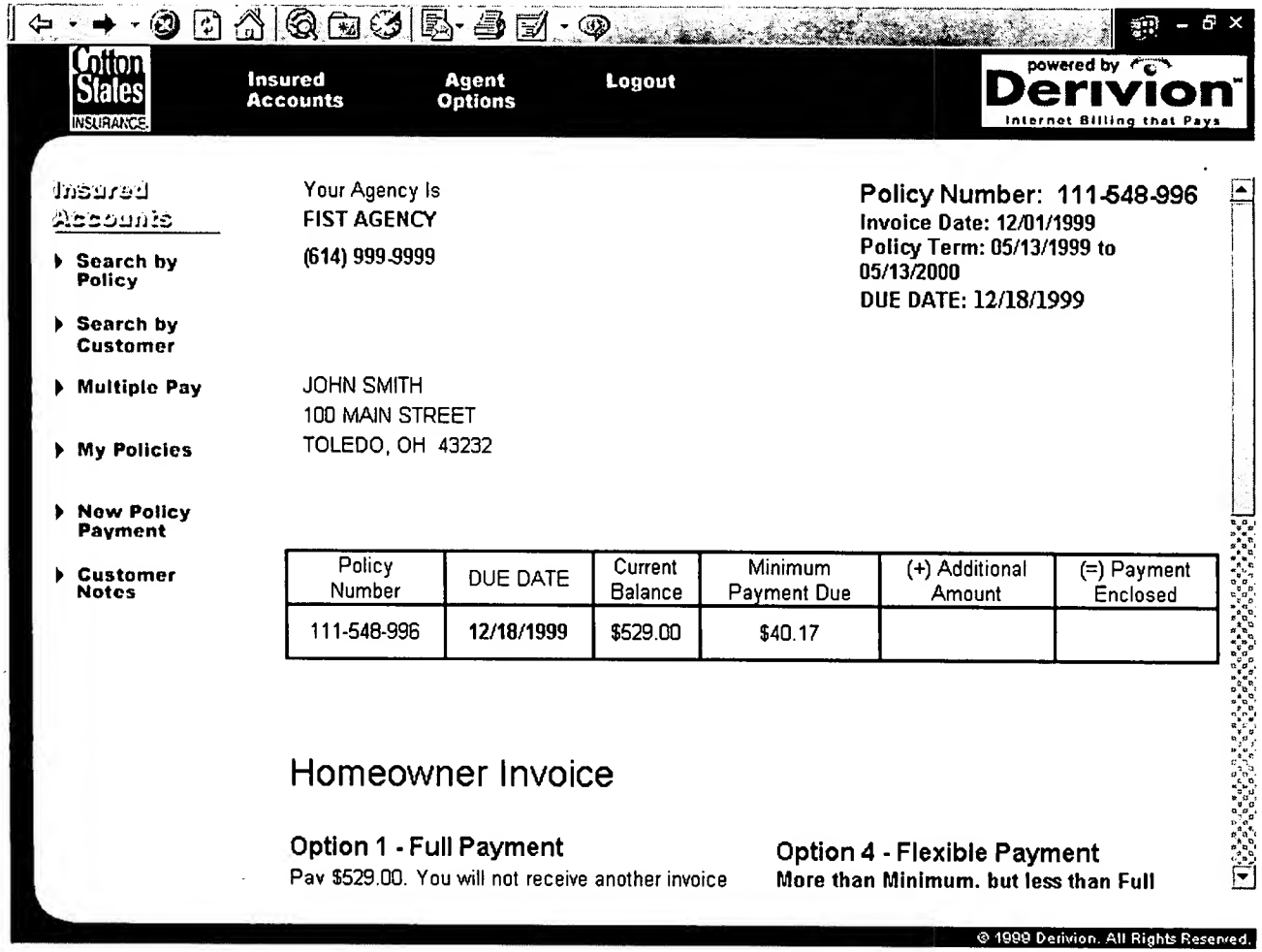
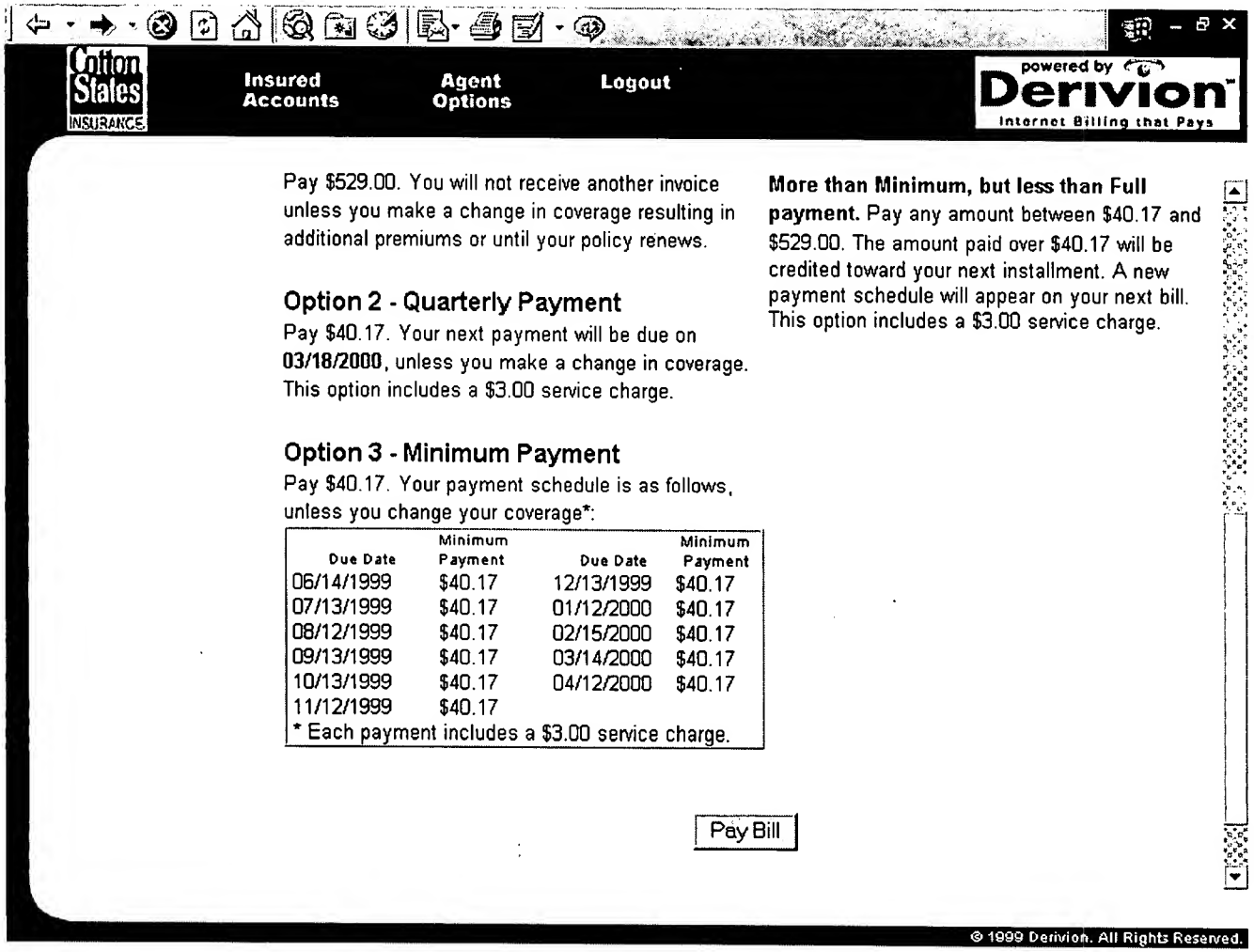

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
No. Date Amount Ref. Time Status Authorization
10121 10/08/1999 $130.79 24 11:00 paid 232323331
8779 09/08/1999 $122.37 128 10:23 paid 2455234525
8779 09/08/1999 $122.37 1083 Adj-128 12:21 paid 2851234525
© 1999 Derivion. All Rights Reserved.

Figure 39


Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Your Agency Is
FIST AGENCY
(614) 999-9999
Policy Number: 111-548-996
Invoice Date: 12/01/1999
Policy Term: 05/13/1999 to 05/13/2000
DUE DATE: 12/18/1999
JOHN SMITH
100 MAIN STREET
TOLEDO, OH 43232
Policy Number
DUE DATE
Current Balance
Minimum Payment Due
(+) Additional Amount
(=) Payment Enclosed
111-548-996
12/18/1999
$529.00
$40.17
Homeowner Invoice
Option 1 - Full Payment
Pay $529.00. You will not receive another invoice
Option 4 - Flexible Payment
More than Minimum, but less than Full
© 1999 Derivion. All Rights Reserved.

# Figure 40A


Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Pay $529.00. You will not receive another invoice unless you make a change in coverage resulting in additional premiums or until your policy renews.
Option 2 - Quarterly Payment
Pay $40.17. Your next payment will be due on 03/18/2000, unless you make a change in coverage. This option includes a $3.00 service charge.
Option 3 - Minimum Payment
Pay $40.17. Your payment schedule is as follows, unless you change your coverage*:
Due Date | Minimum Payment | Due Date | Minimum Payment
06/14/1999 | $40.17 | 12/13/1999 | $40.17
07/13/1999 | $40.17 | 01/12/2000 | $40.17
08/12/1999 | $40.17 | 02/15/2000 | $40.17
09/13/1999 | $40.17 | 03/14/2000 | $40.17
10/13/1999 | $40.17 | 04/12/2000 | $40.17
11/12/1999 | $40.17
* Each payment includes a $3.00 service charge.
More than Minimum, but less than Full payment. Pay any amount between $40.17 and $529.00. The amount paid over $40.17 will be credited toward your next installment. A new payment schedule will appear on your next bill. This option includes a $3.00 service charge.
Pay Bill
© 1999 Derivion. All Rights Reserved.

# Figure 40B

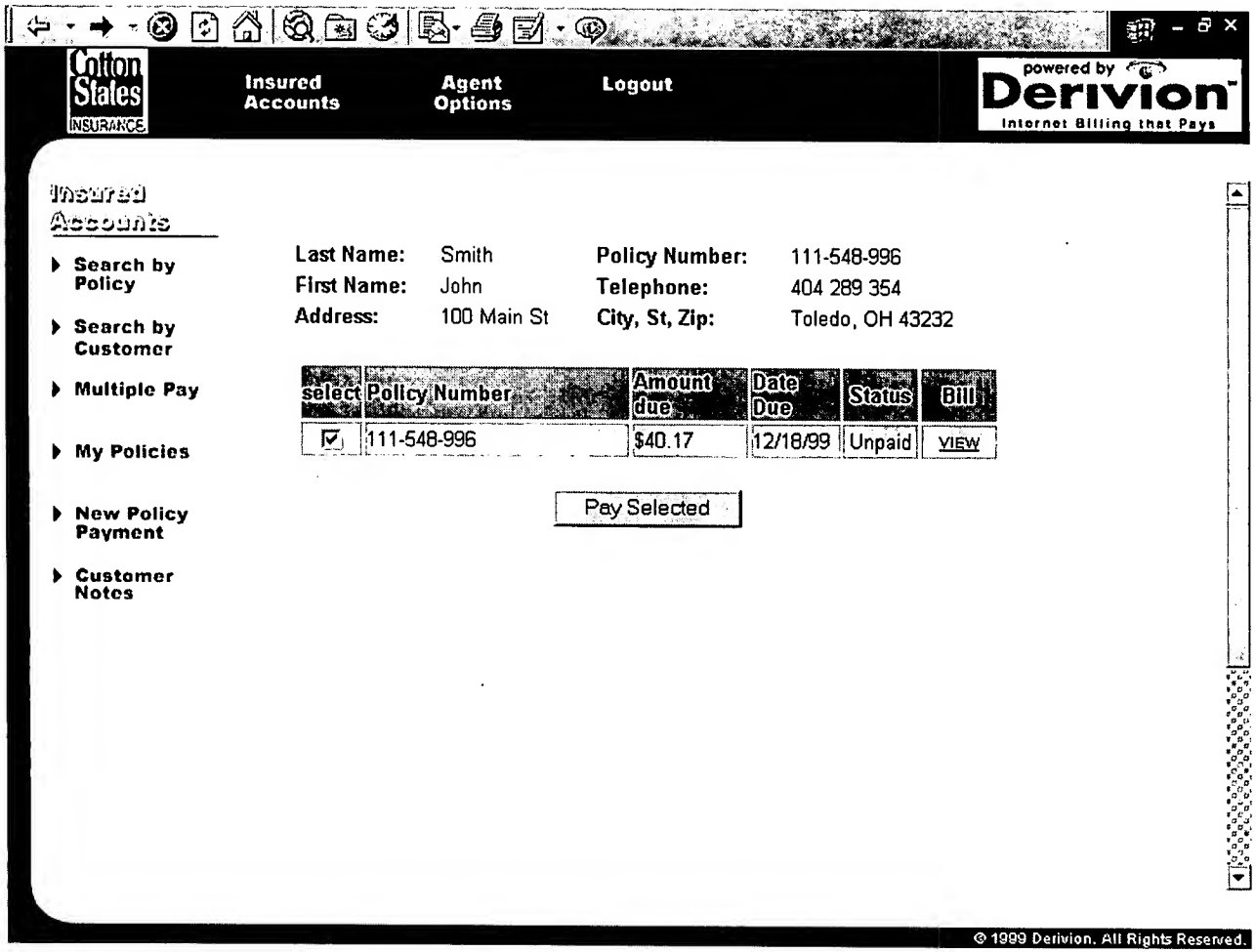

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Last Name: Smith
First Name: John
Address: 100 Main St
Policy Number: 111-548-996
Telephone: 404 289 354
City, St, Zip: Toledo, OH 43232
select
Policy Number
Amount due
Date Due
Status
Bill
111-548-996
$40.17
12/18/99
Unpaid
VIEW
Pay Selected
© 1999 Derivion. All Rights Reserved.

Figure 41

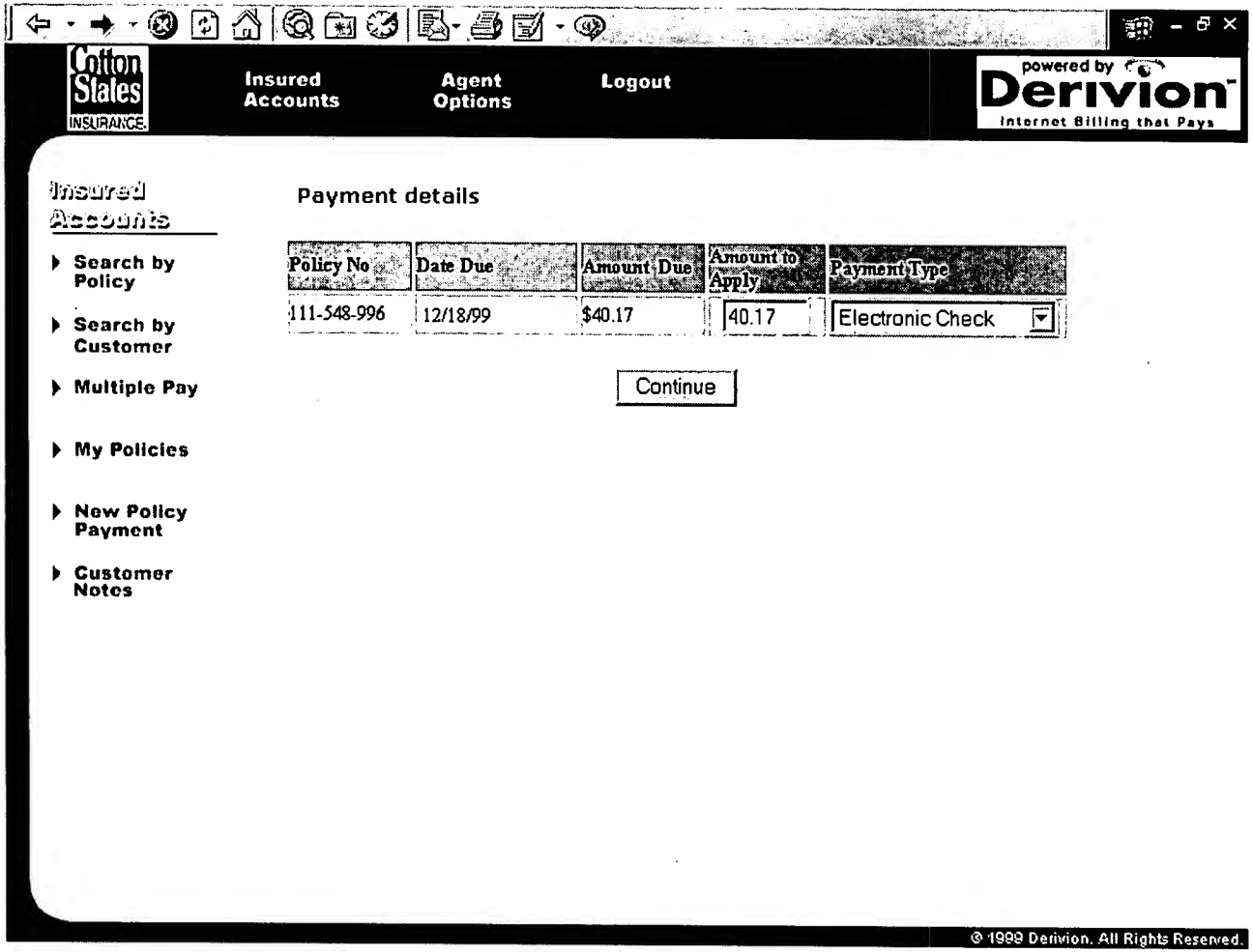

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Payment details
Policy No
Date Due
Amount Due
Amount to Apply
Payment Type
111-548-996
12/18/99
$40.17
40.17
Electronic Check
Continue
© 1999 Derivion. All Rights Reserved.

Figure 42

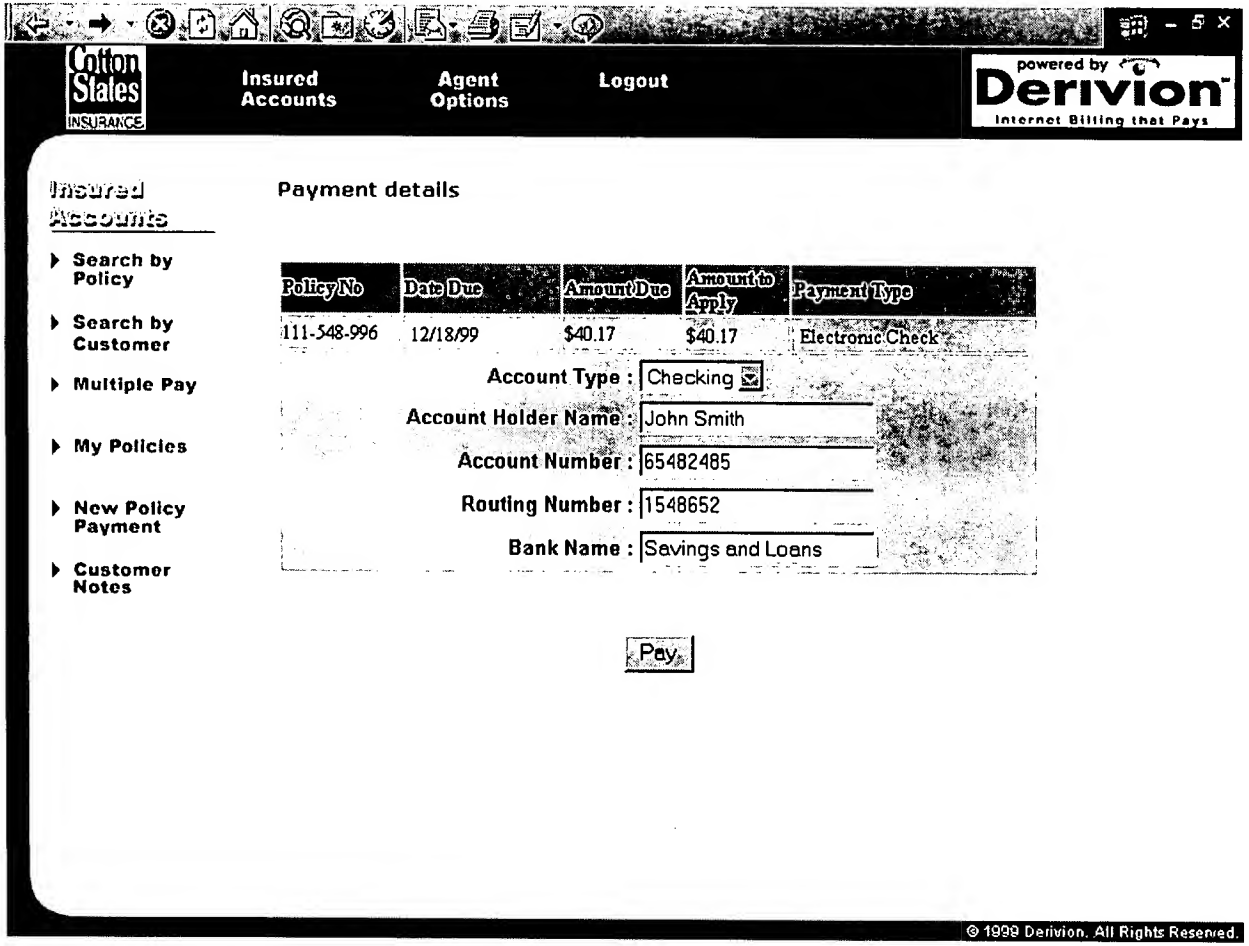

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Payment details
Policy No
Date Due
Amount Due
Amount to Apply
Payment Type
111-548-996
12/18/99
$40.17
$40.17
Electronic Check
Account Type : Checking
Account Holder Name : John Smith
Account Number : 65482485
Routing Number : 1548652
Bank Name : Savings and Loans
Pay
© 1999 Derivion. All Rights Reserved.

Figure 43

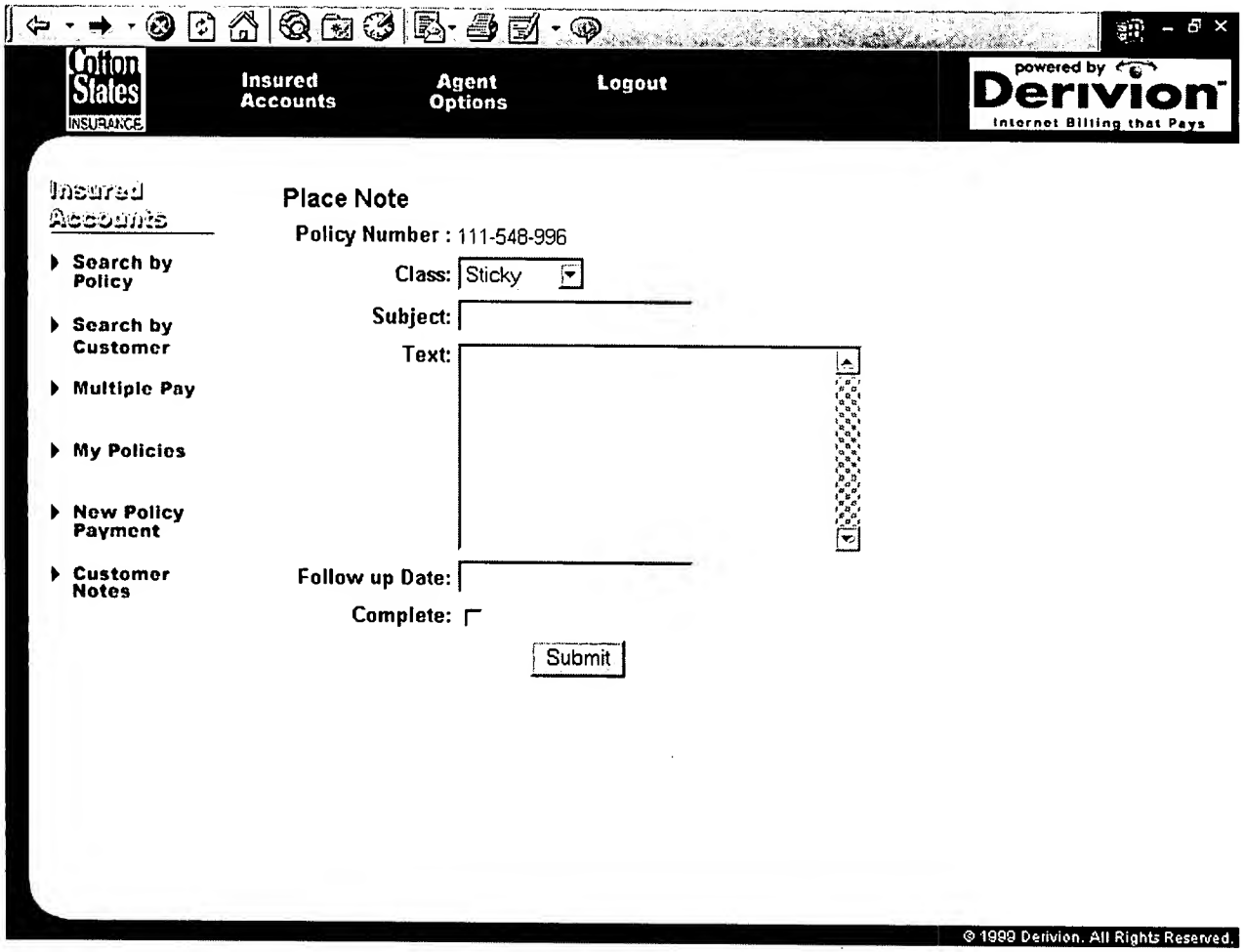

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Place Note
Policy Number : 111-548-996
Class: Sticky
Subject:
Text:
Follow up Date:
Complete:
Submit
© 1999 Derivion. All Rights Reserved.

Figure 44

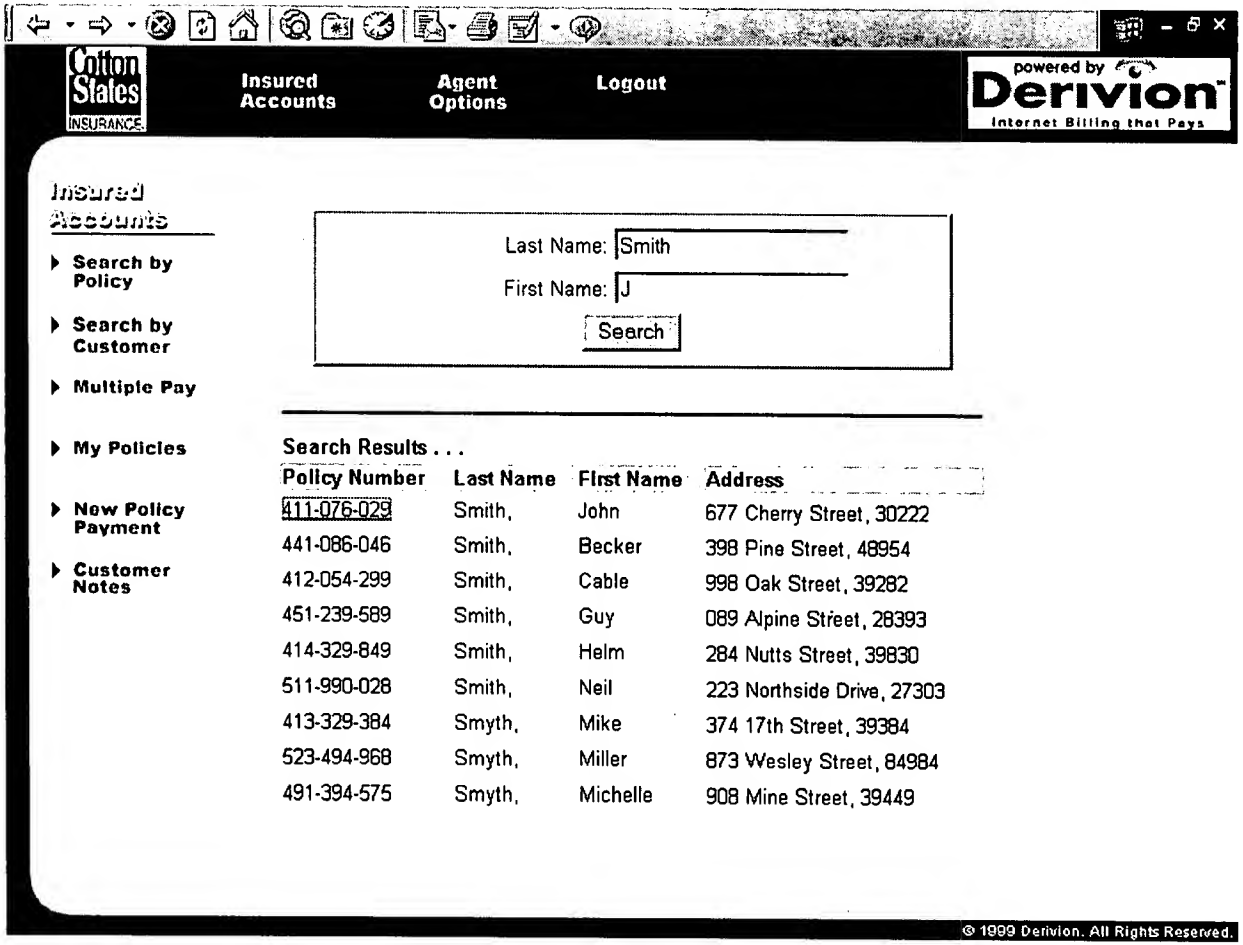

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Last Name: Smith
First Name: J
Search
Search Results . . .
Policy Number | Last Name | First Name | Address
411-076-029 | Smith, | John | 677 Cherry Street, 30222
441-086-046 | Smith, | Becker | 398 Pine Street, 48954
412-054-299 | Smith, | Cable | 998 Oak Street, 39282
451-239-589 | Smith, | Guy | 089 Alpine Street, 28393
414-329-849 | Smith, | Helm | 284 Nutts Street, 39830
511-990-028 | Smith, | Neil | 223 Northside Drive, 27303
413-329-384 | Smyth, | Mike | 374 17th Street, 39384
523-494-968 | Smyth, | Miller | 873 Wesley Street, 84984
491-394-575 | Smyth, | Michelle | 908 Mine Street, 39449
© 1999 Derivion. All Rights Reserved.

**Figure 45**

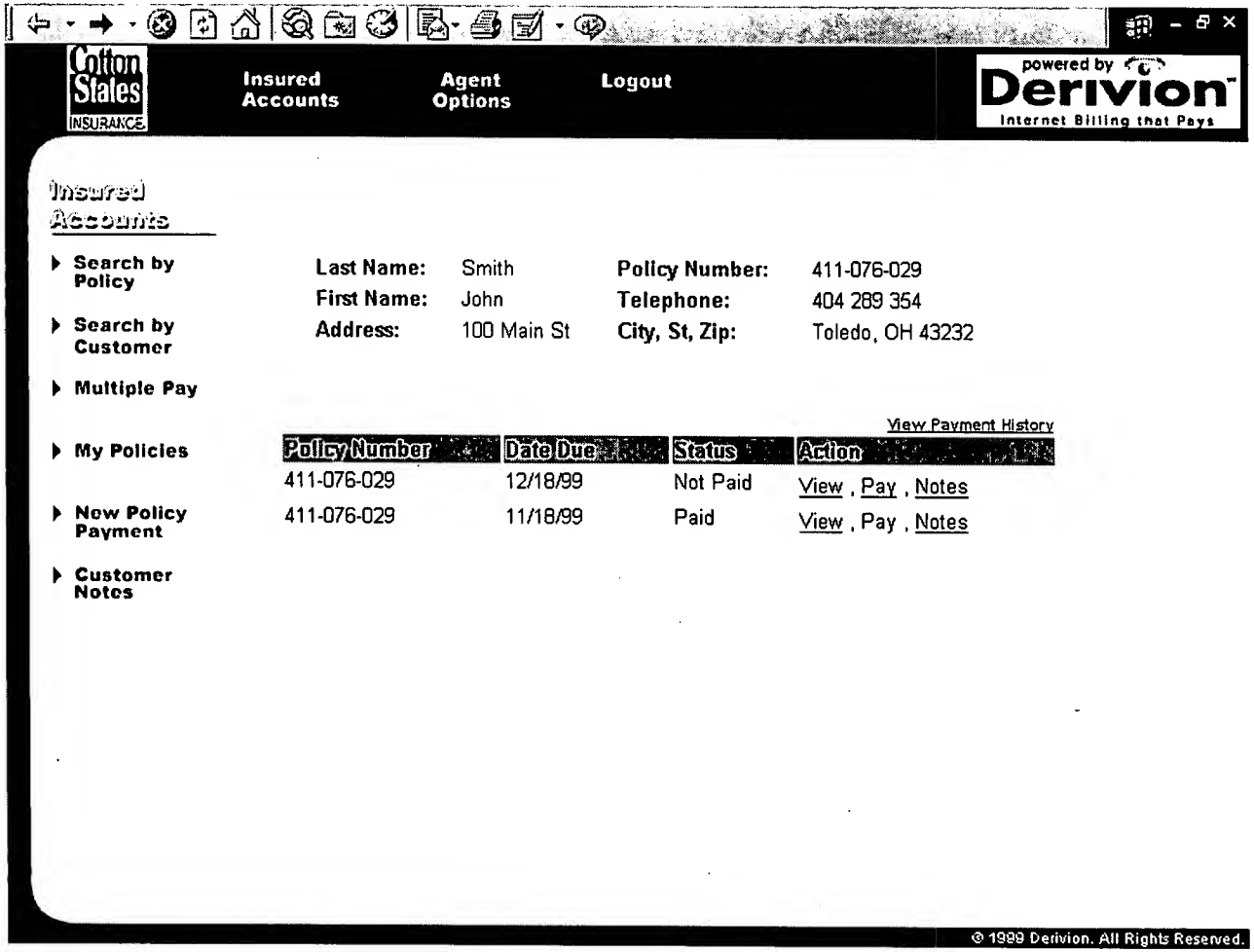

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Last Name: Smith
First Name: John
Address: 100 Main St
Policy Number: 411-076-029
Telephone: 404 289 354
City, St, Zip: Toledo, OH 43232
View Payment History
Policy Number
Date Due
Status
Action
411-076-029
12/18/99
Not Paid
View , Pay , Notes
411-076-029
11/18/99
Paid
View , Pay , Notes
© 1999 Derivion. All Rights Reserved.

Figure 46

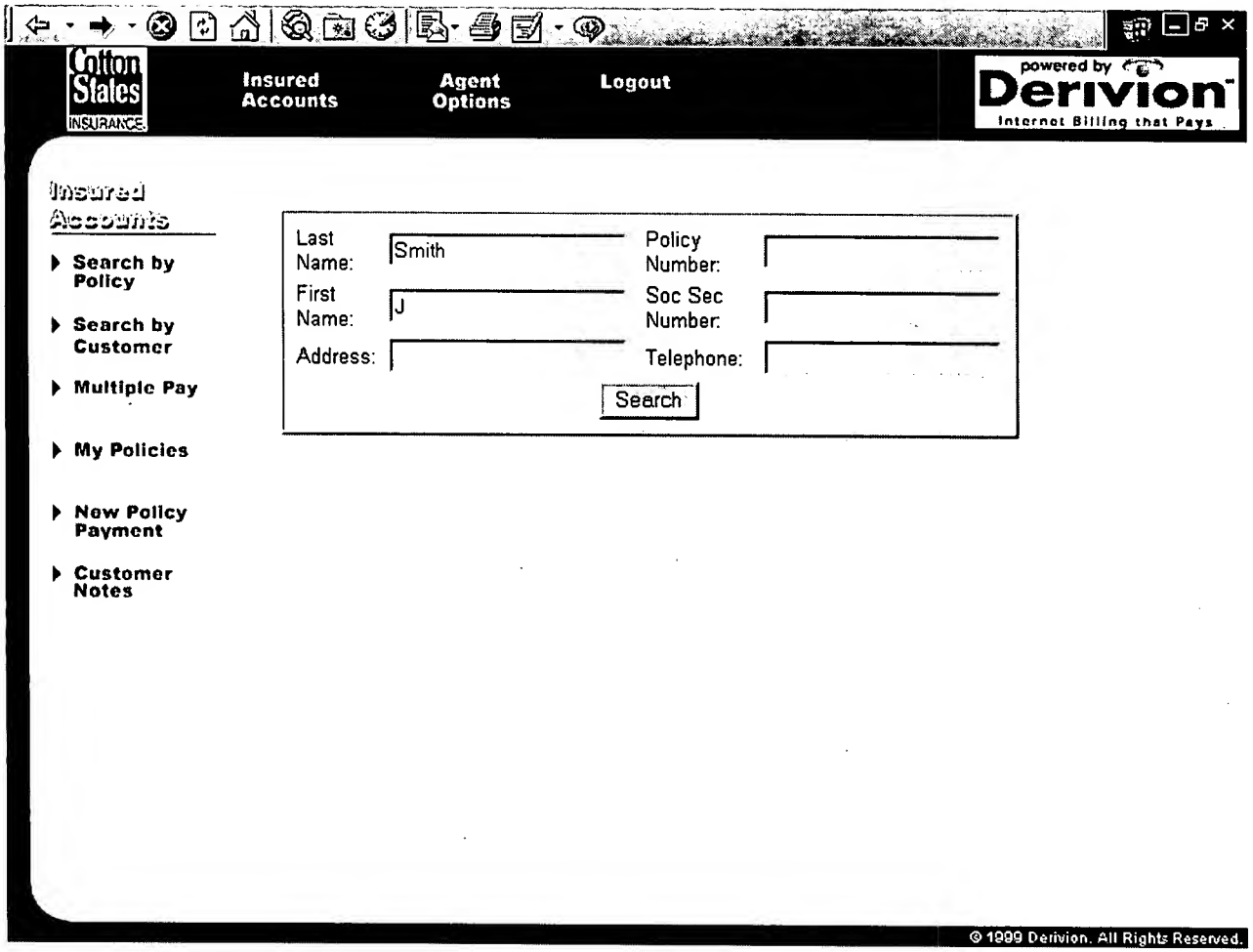
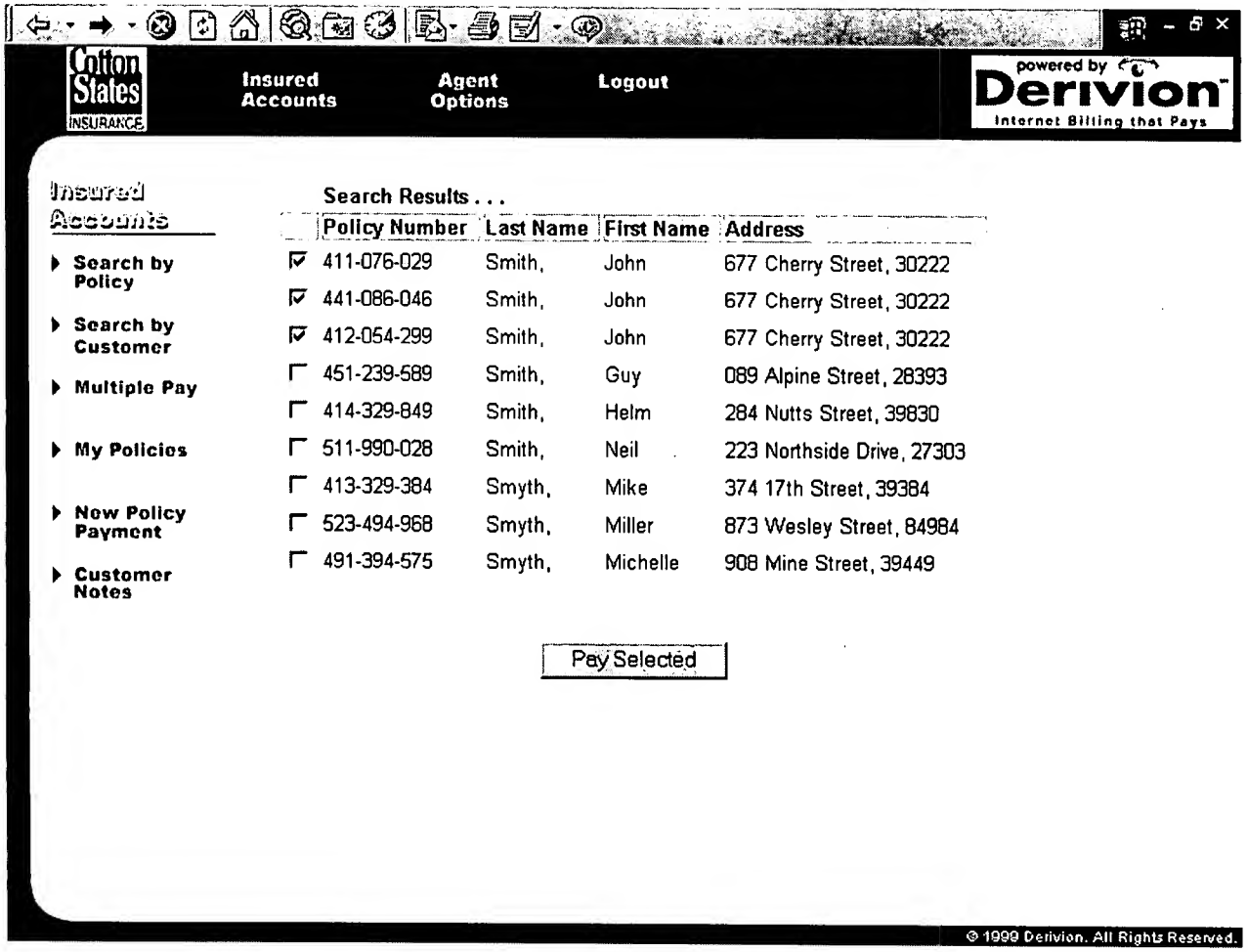
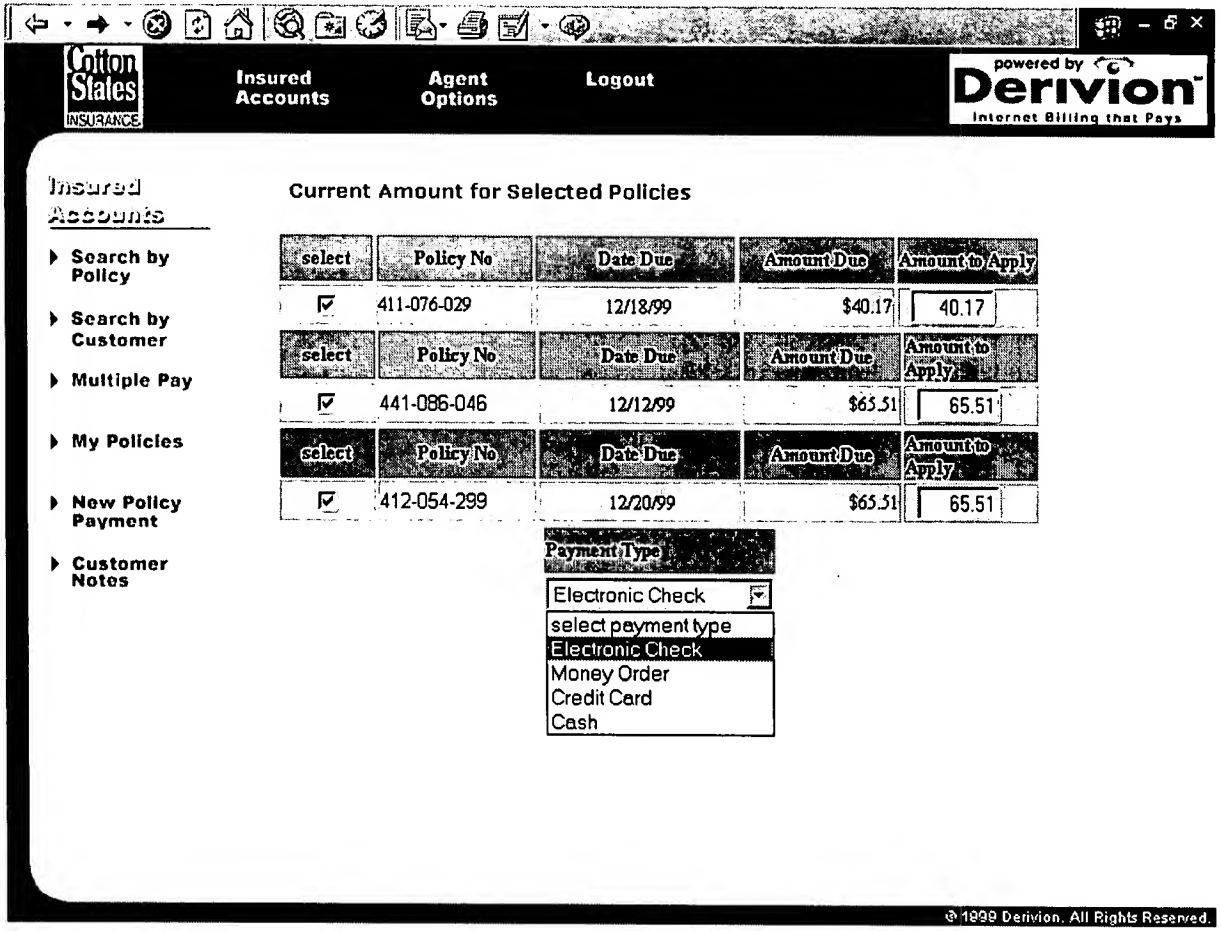

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Last Name:
Smith
First Name:
J
Address:
Policy Number:
Soc Sec Number:
Telephone:
Search
© 1999 Derivion. All Rights Reserved.

Figure 47


Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Search Results . . .
Policy Number | Last Name | First Name | Address
411-076-029 | Smith, | John | 677 Cherry Street, 30222
441-086-046 | Smith, | John | 677 Cherry Street, 30222
412-054-299 | Smith, | John | 677 Cherry Street, 30222
451-239-589 | Smith, | Guy | 089 Alpine Street, 28393
414-329-849 | Smith, | Helm | 284 Nutts Street, 39830
511-990-028 | Smith, | Neil | 223 Northside Drive, 27303
413-329-384 | Smyth, | Mike | 374 17th Street, 39384
523-494-968 | Smyth, | Miller | 873 Wesley Street, 84984
491-394-575 | Smyth, | Michelle | 908 Mine Street, 39449
Pay Selected
© 1999 Derivion. All Rights Reserved.

# Figure 48


Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Current Amount for Selected Policies
select
Policy No
Date Due
Amount Due
Amount to Apply
411-076-029
12/18/99
$40.17
40.17
441-086-046
12/12/99
$65.51
65.51
412-054-299
12/20/99
$65.51
65.51
Payment Type
Electronic Check
select payment type
Electronic Check
Money Order
Credit Card
Cash
© 1999 Derivion. All Rights Reserved.

# Figure 49

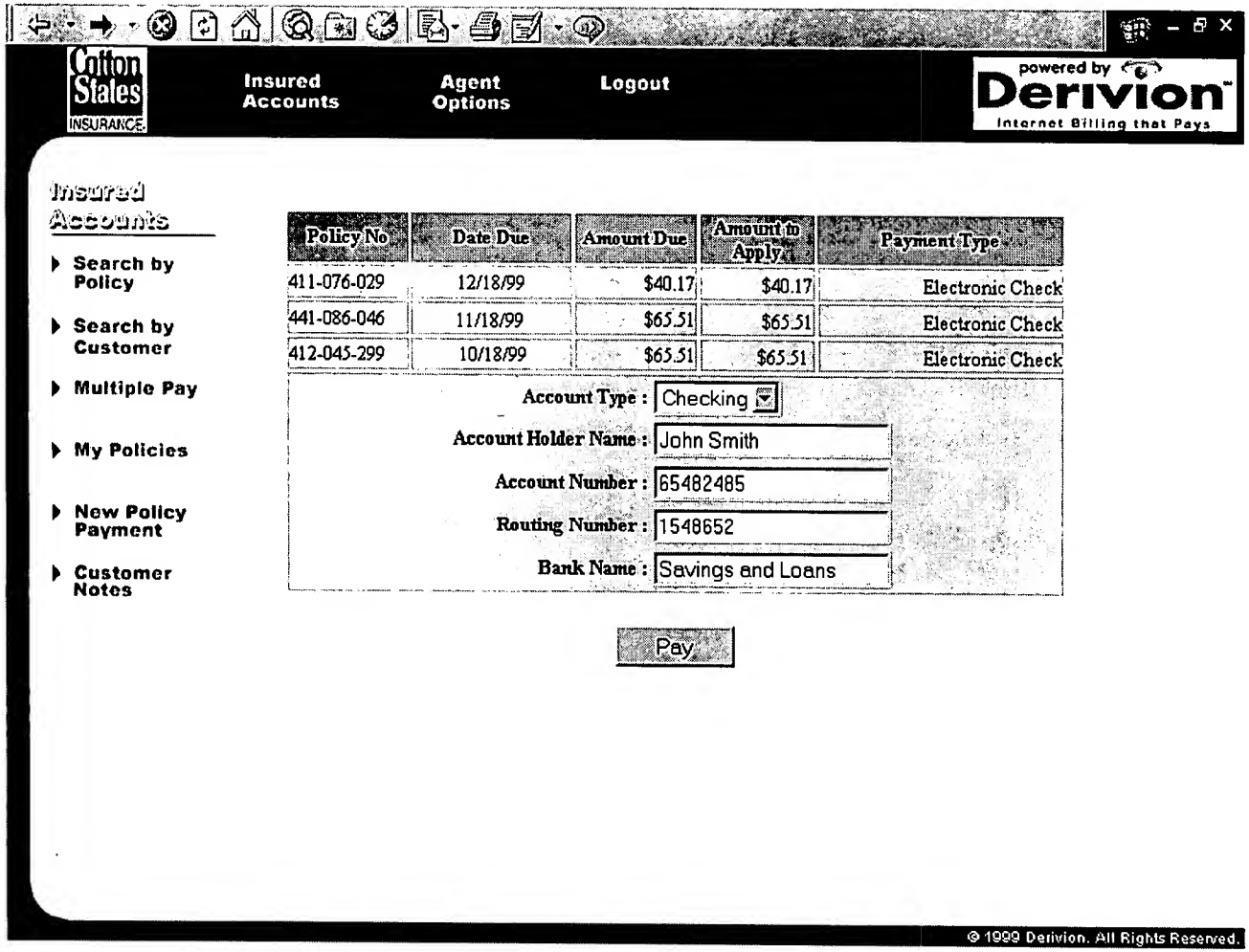

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Policy No
Date Due
Amount Due
Amount to Apply
Payment Type
411-076-029
12/18/99
$40.17
$40.17
Electronic Check
441-086-046
11/18/99
$65.51
$65.51
Electronic Check
412-045-299
10/18/99
$65.51
$65.51
Electronic Check
Account Type : Checking
Account Holder Name : John Smith
Account Number : 65482485
Routing Number : 1548652
Bank Name : Savings and Loans
Pay
© 1999 Derivion. All Rights Reserved.

Figure 50

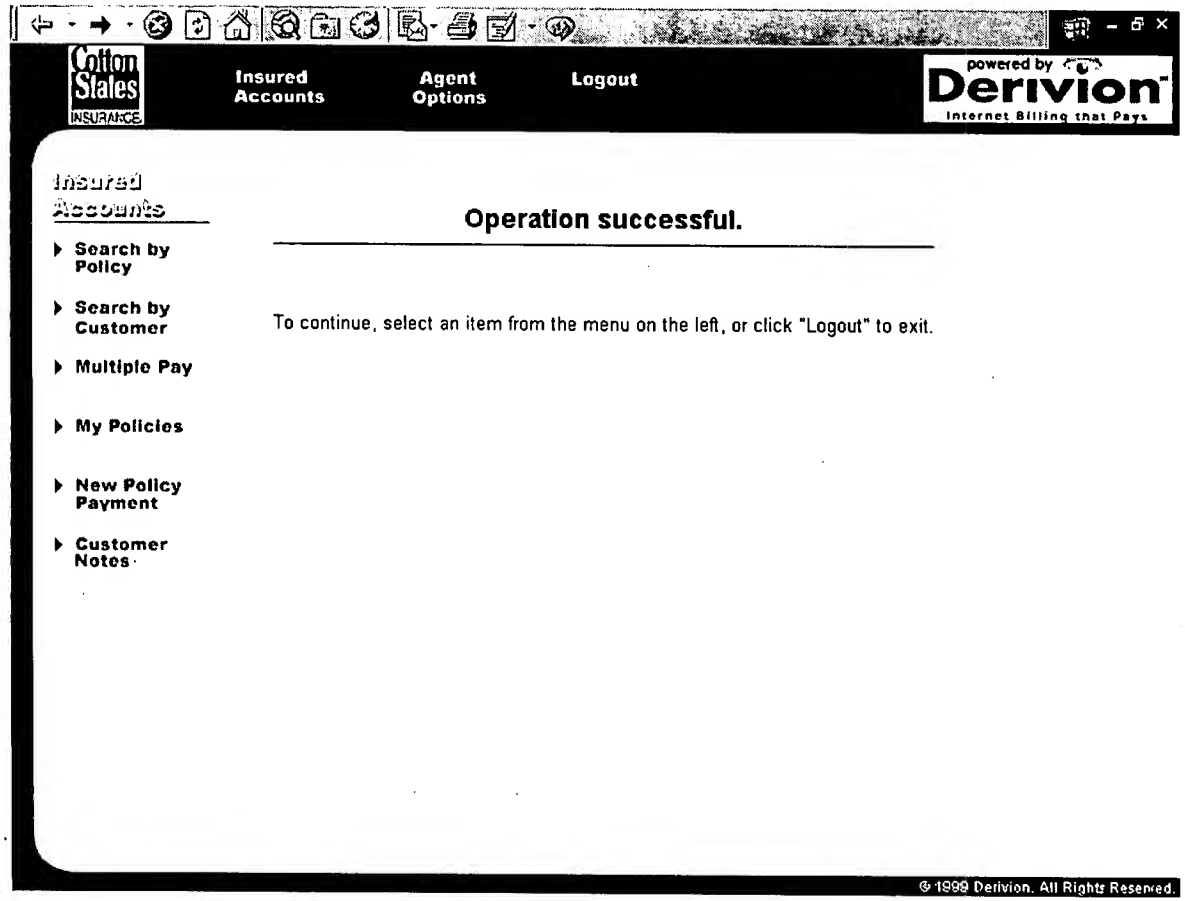

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Operation successful.
To continue, select an item from the menu on the left, or click "Logout" to exit.
© 1999 Derivion. All Rights Reserved.

Figure 51

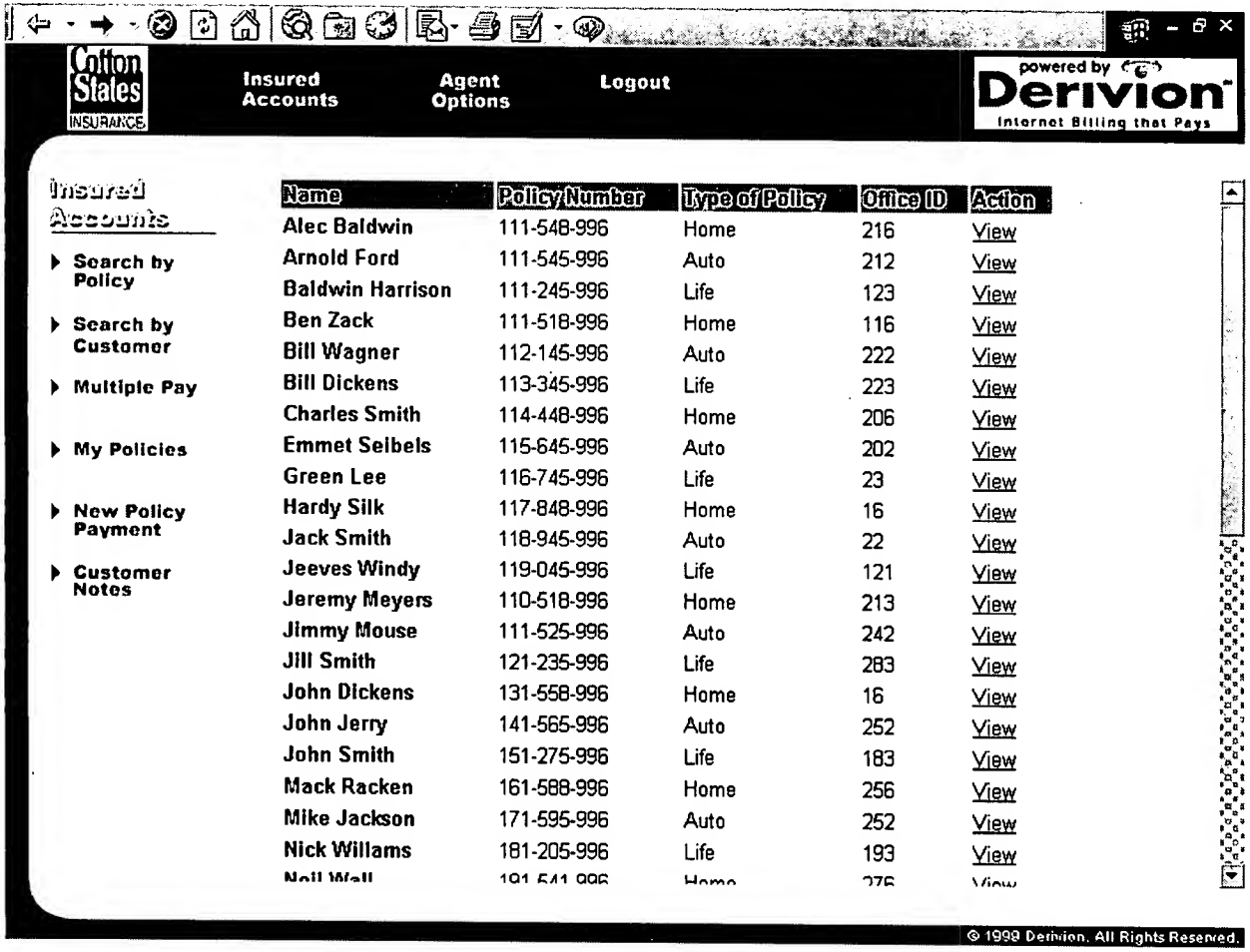
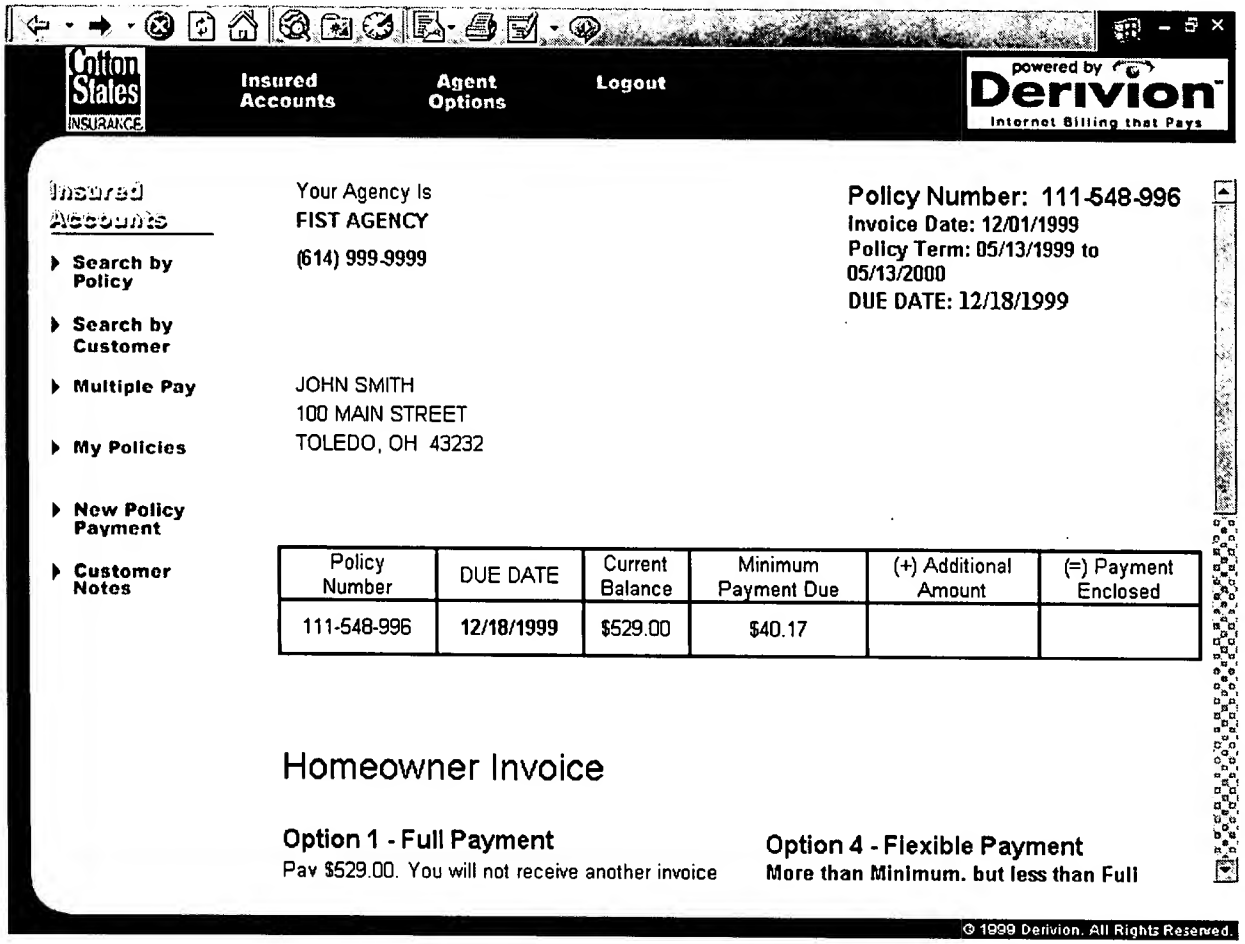
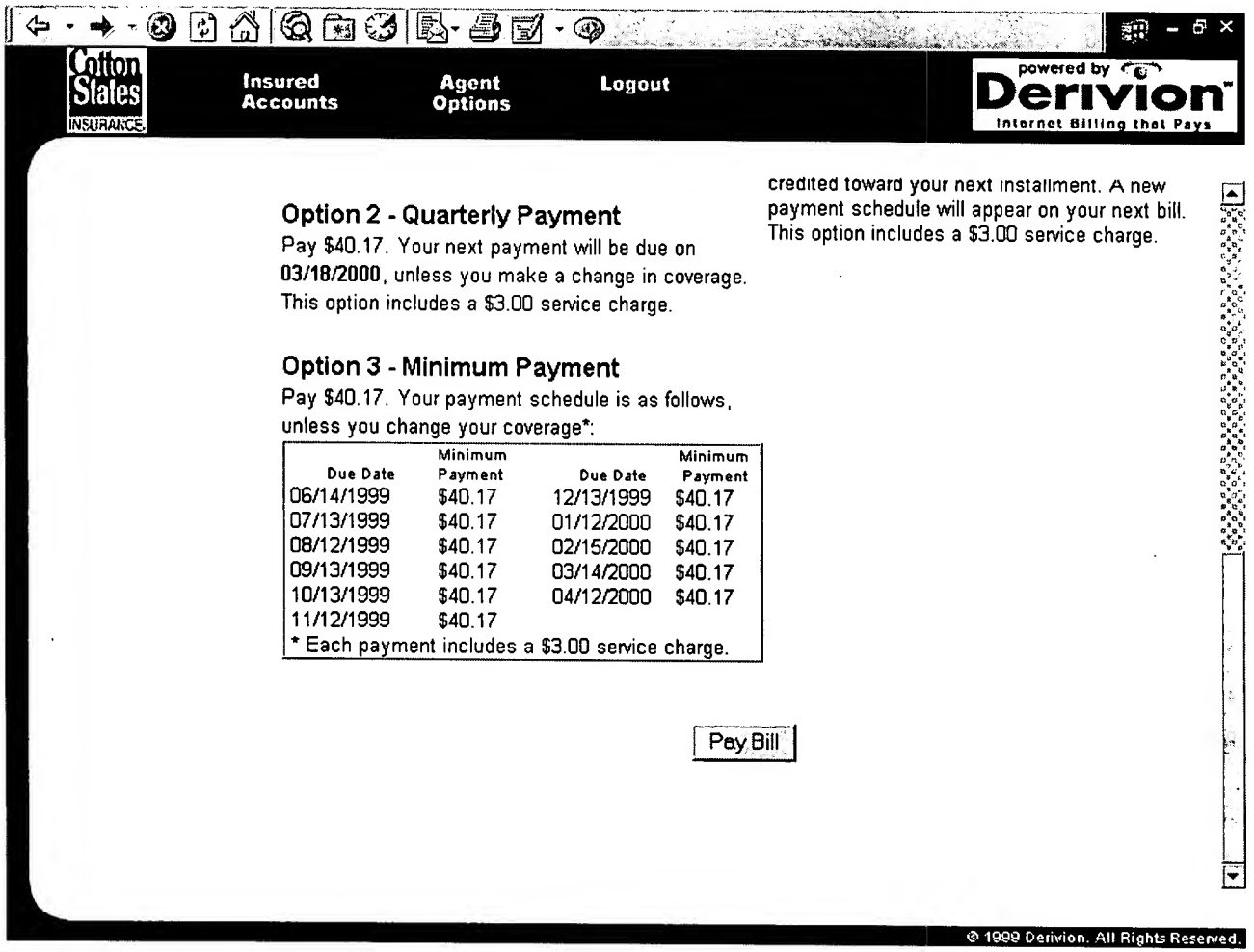

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Name | Policy Number | Type of Policy | Office ID | Action
Alec Baldwin | 111-548-996 | Home | 216 | View
Arnold Ford | 111-545-996 | Auto | 212 | View
Baldwin Harrison | 111-245-996 | Life | 123 | View
Ben Zack | 111-518-996 | Home | 116 | View
Bill Wagner | 112-145-996 | Auto | 222 | View
Bill Dickens | 113-345-996 | Life | 223 | View
Charles Smith | 114-448-996 | Home | 206 | View
Emmet Selbels | 115-645-996 | Auto | 202 | View
Green Lee | 116-745-996 | Life | 23 | View
Hardy Silk | 117-848-996 | Home | 16 | View
Jack Smith | 118-945-996 | Auto | 22 | View
Jeeves Windy | 119-045-996 | Life | 121 | View
Jeremy Meyers | 110-518-996 | Home | 213 | View
Jimmy Mouse | 111-525-996 | Auto | 242 | View
Jill Smith | 121-235-996 | Life | 283 | View
John Dickens | 131-558-996 | Home | 16 | View
John Jerry | 141-565-996 | Auto | 252 | View
John Smith | 151-275-996 | Life | 183 | View
Mack Racken | 161-588-996 | Home | 256 | View
Mike Jackson | 171-595-996 | Auto | 252 | View
Nick Willams | 181-205-996 | Life | 193 | View
© 1999 Derivion. All Rights Reserved.

Figure 52


Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Your Agency Is
FIST AGENCY
(614) 999-9999
Policy Number: 111-548-996
Invoice Date: 12/01/1999
Policy Term: 05/13/1999 to 05/13/2000
DUE DATE: 12/18/1999
JOHN SMITH
100 MAIN STREET
TOLEDO, OH 43232
Policy Number
DUE DATE
Current Balance
Minimum Payment Due
(+) Additional Amount
(=) Payment Enclosed
111-548-996
12/18/1999
$529.00
$40.17
Homeowner Invoice
Option 1 - Full Payment
Pay $529.00. You will not receive another invoice
Option 4 - Flexible Payment
More than Minimum, but less than Full
© 1999 Derivion. All Rights Reserved.

# Figure 53A


Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
credited toward your next installment. A new payment schedule will appear on your next bill. This option includes a $3.00 service charge.
Option 2 - Quarterly Payment
Pay $40.17. Your next payment will be due on 03/18/2000, unless you make a change in coverage. This option includes a $3.00 service charge.
Option 3 - Minimum Payment
Pay $40.17. Your payment schedule is as follows, unless you change your coverage*:
Due Date | Minimum Payment | Due Date | Minimum Payment
06/14/1999 | $40.17 | 12/13/1999 | $40.17
07/13/1999 | $40.17 | 01/12/2000 | $40.17
08/12/1999 | $40.17 | 02/15/2000 | $40.17
09/13/1999 | $40.17 | 03/14/2000 | $40.17
10/13/1999 | $40.17 | 04/12/2000 | $40.17
11/12/1999 | $40.17
* Each payment includes a $3.00 service charge.
Pay Bill
© 1999 Derivion. All Rights Reserved.

# Figure 53B

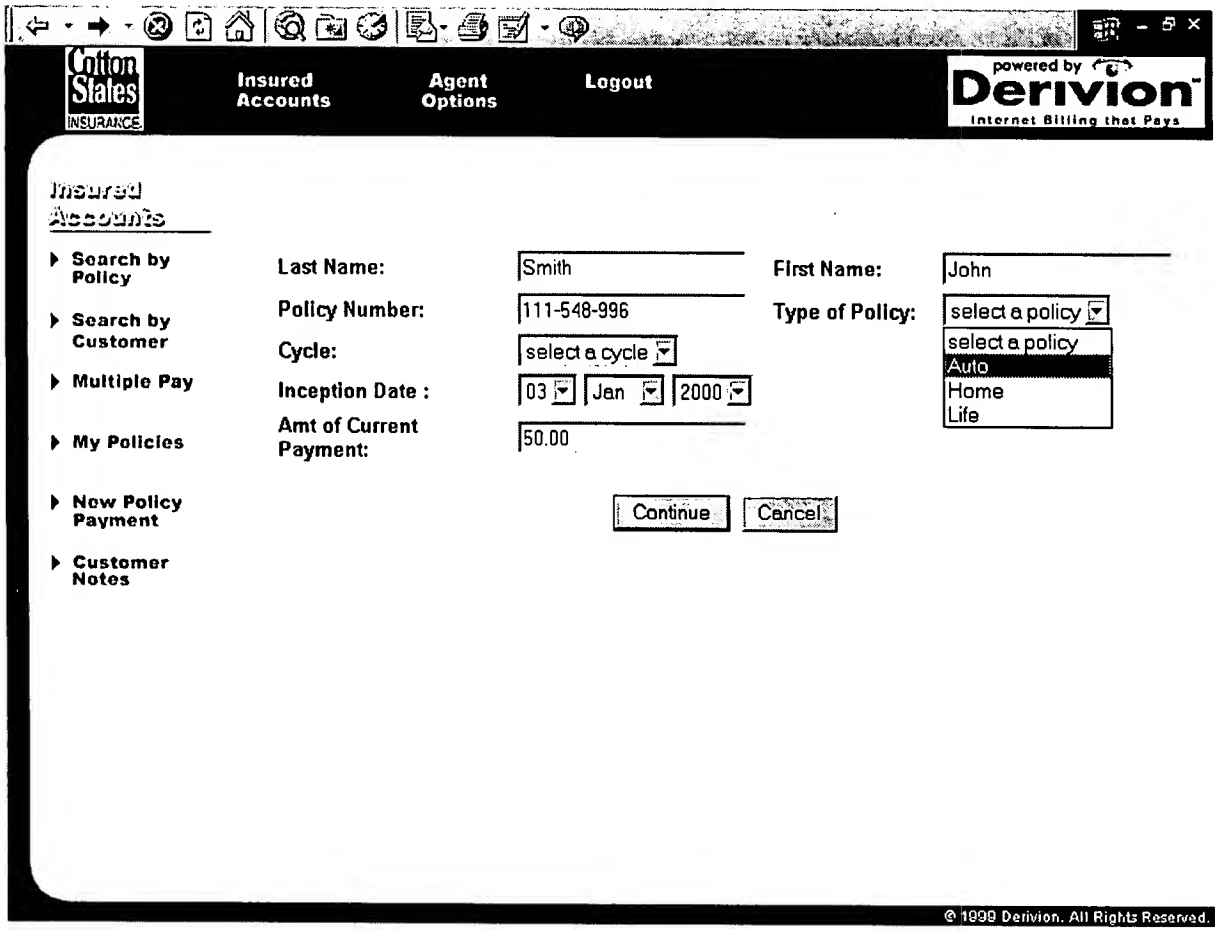

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Last Name:
Smith
First Name:
John
Policy Number:
111-548-996
Type of Policy:
select a policy
Cycle:
select a cycle
Inception Date :
03
Jan
2000
Amt of Current Payment:
50.00
select a policy
Auto
Home
Life
Continue
Cancel
© 1999 Derivion. All Rights Reserved.

Figure 54

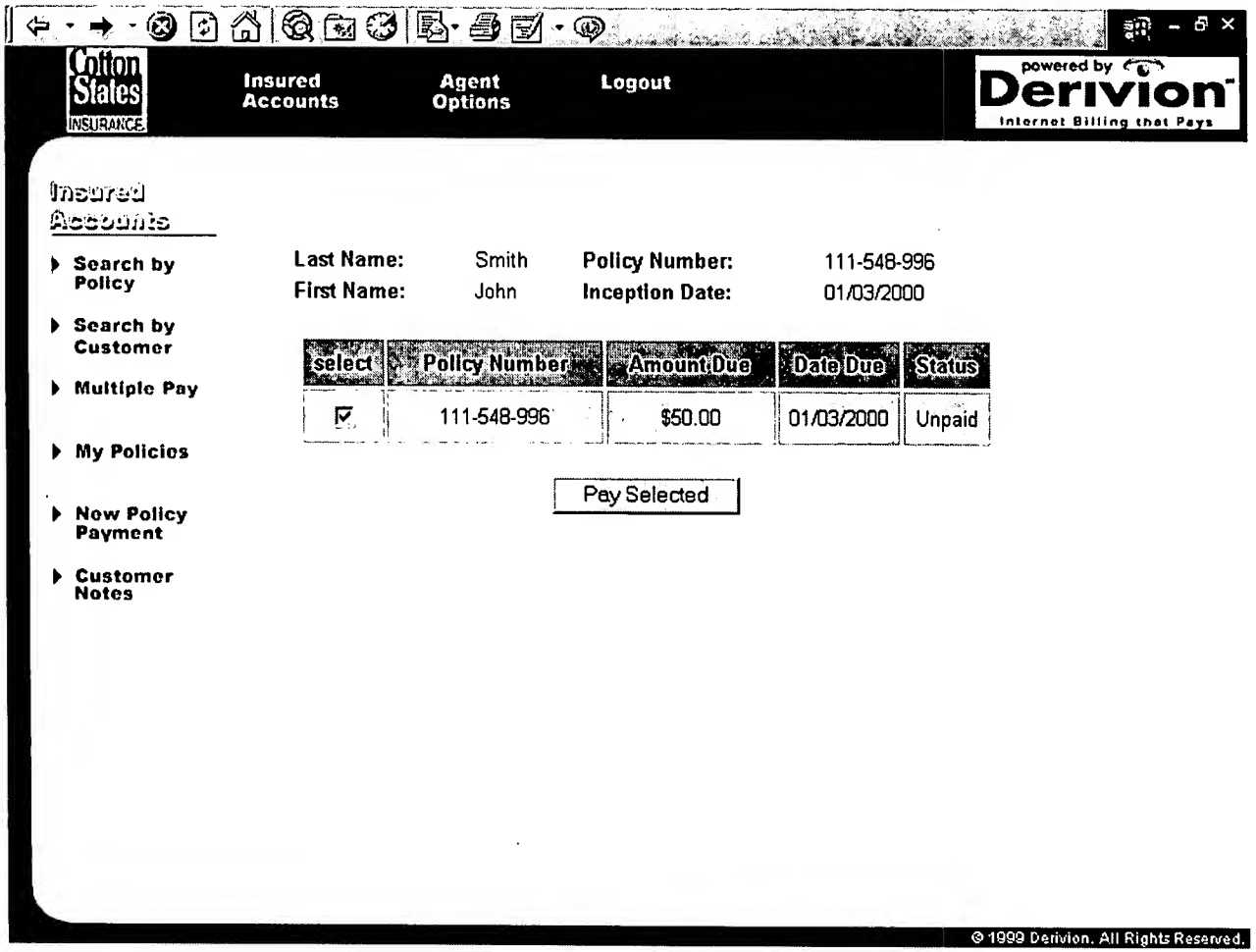

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Last Name: Smith
First Name: John
Policy Number: 111-548-996
Inception Date: 01/03/2000
select
Policy Number
Amount Due
Date Due
Status
111-548-996
$50.00
01/03/2000
Unpaid
Pay Selected
© 1999 Derivion. All Rights Reserved.

Figure 55

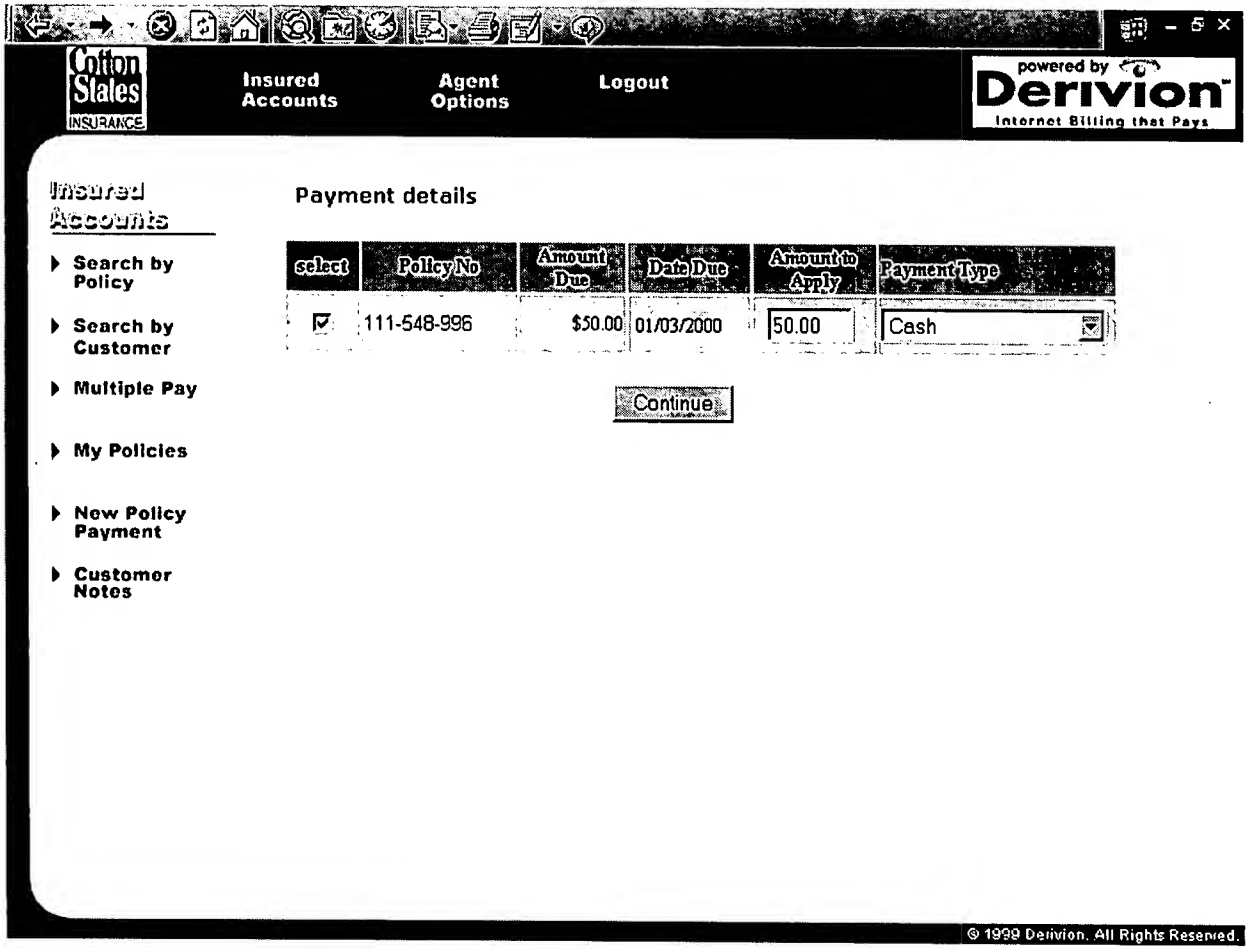

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Payment details
select
Policy No
Amount Due
Date Due
Amount to Apply
Payment Type
111-548-996
$50.00
01/03/2000
50.00
Cash
Continue
© 1999 Derivion. All Rights Reserved.

Figure 56

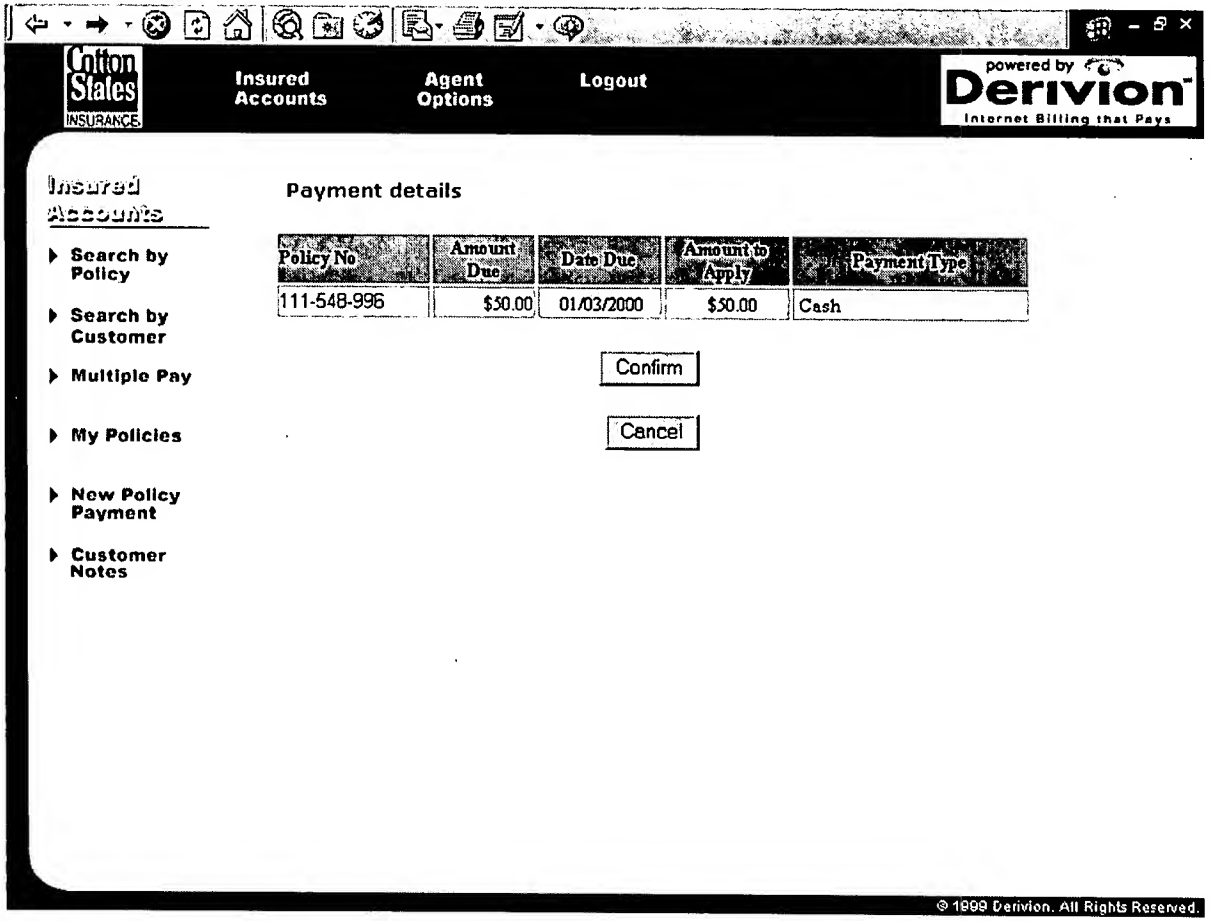
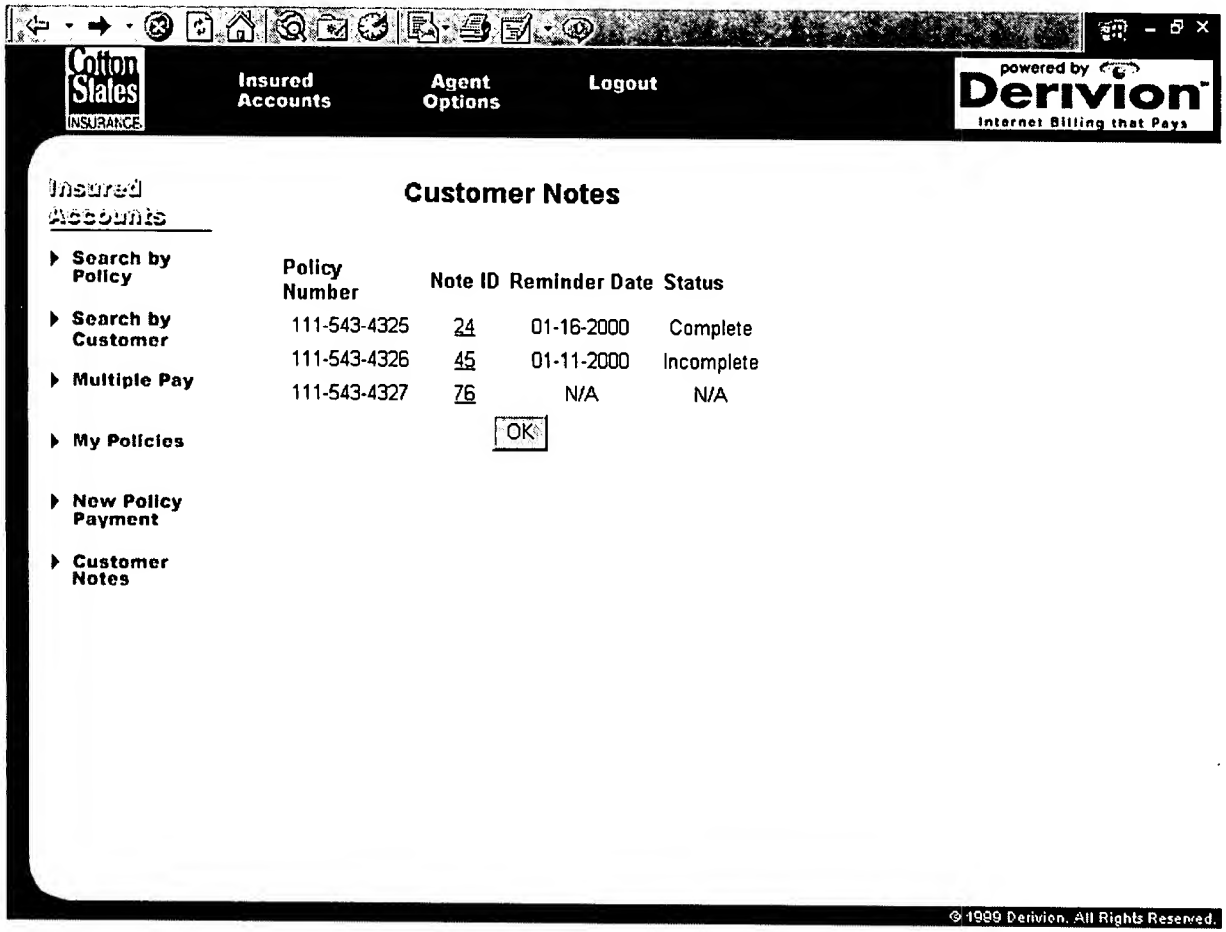

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Payment details
Policy No
Amount Due
Date Due
Amount to Apply
Payment Type
111-548-996
$50.00
01/03/2000
$50.00
Cash
Confirm
Cancel
© 1999 Derivion. All Rights Reserved.

Figure 57


Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Customer Notes
Policy Number
Note ID
Reminder Date
Status
111-543-4325
24
01-16-2000
Complete
111-543-4326
45
01-11-2000
Incomplete
111-543-4327
76
N/A
N/A
OK
© 1999 Derivion. All Rights Reserved.

# Figure 58

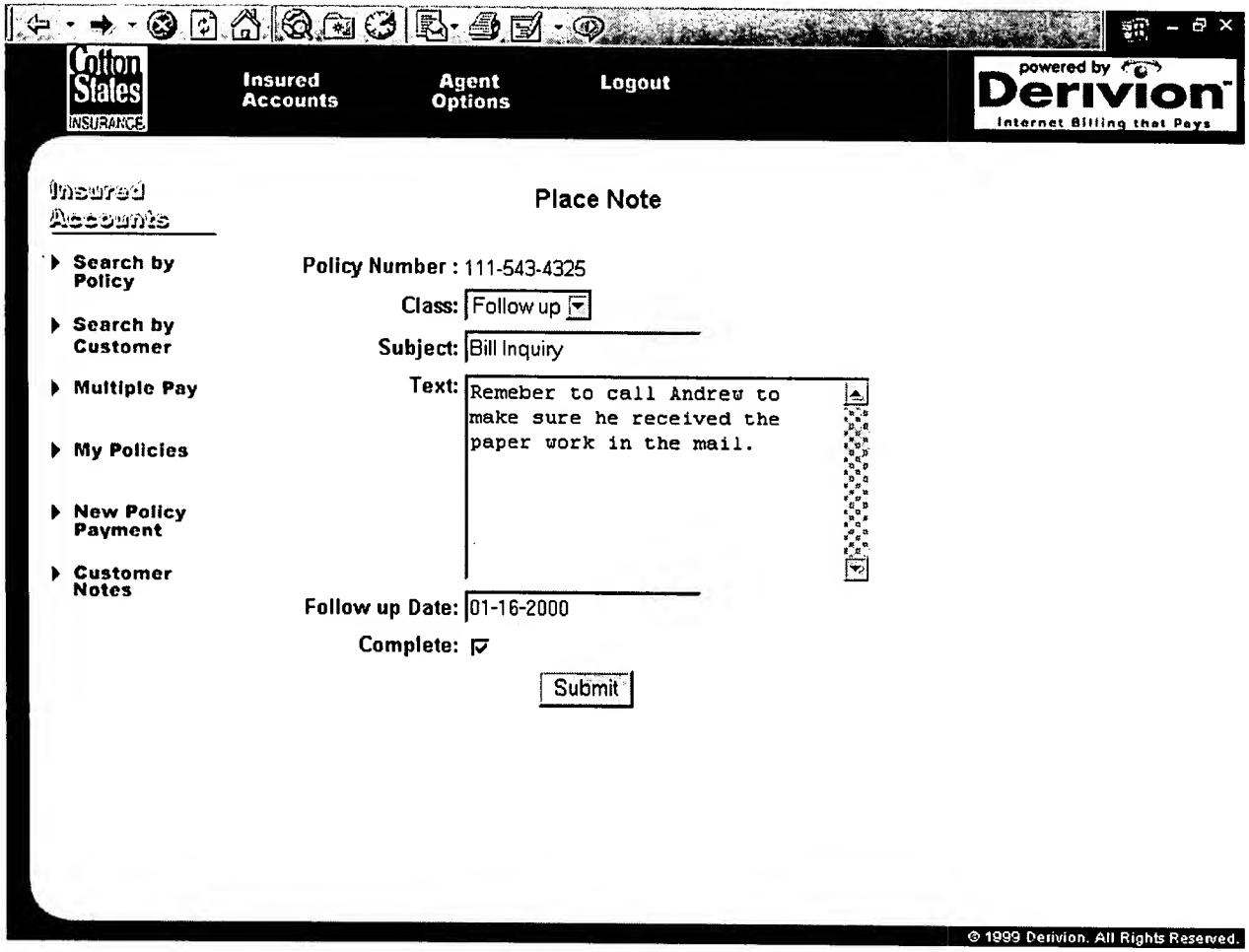

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Insured Accounts
Search by Policy
Search by Customer
Multiple Pay
My Policies
New Policy Payment
Customer Notes
Place Note
Policy Number : 111-543-4325
Class: Follow up
Subject: Bill Inquiry
Text: Remeber to call Andrew to make sure he received the paper work in the mail.
Follow up Date: 01-16-2000
Complete:
Submit
© 1999 Derivion. All Rights Reserved.

Figure 59

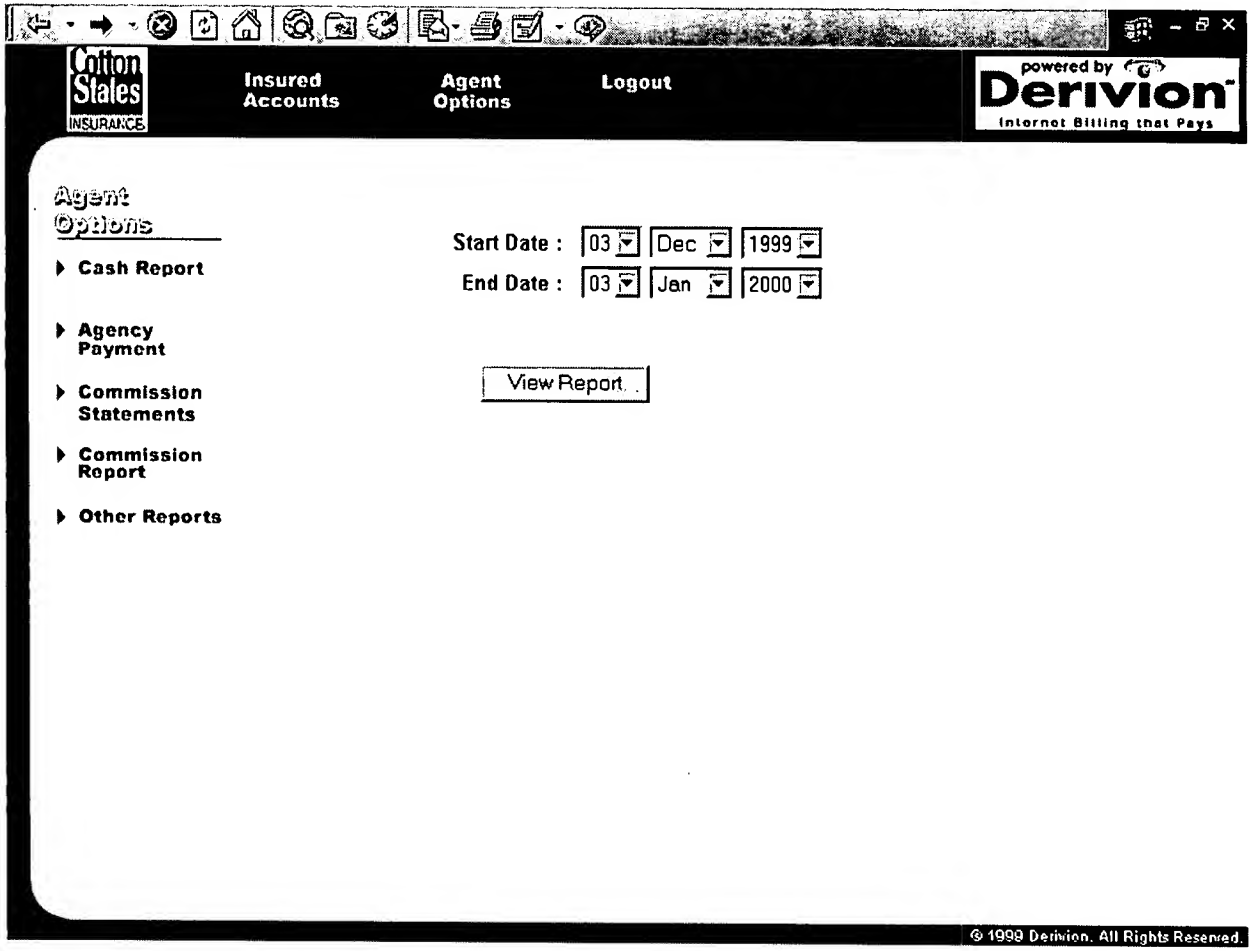
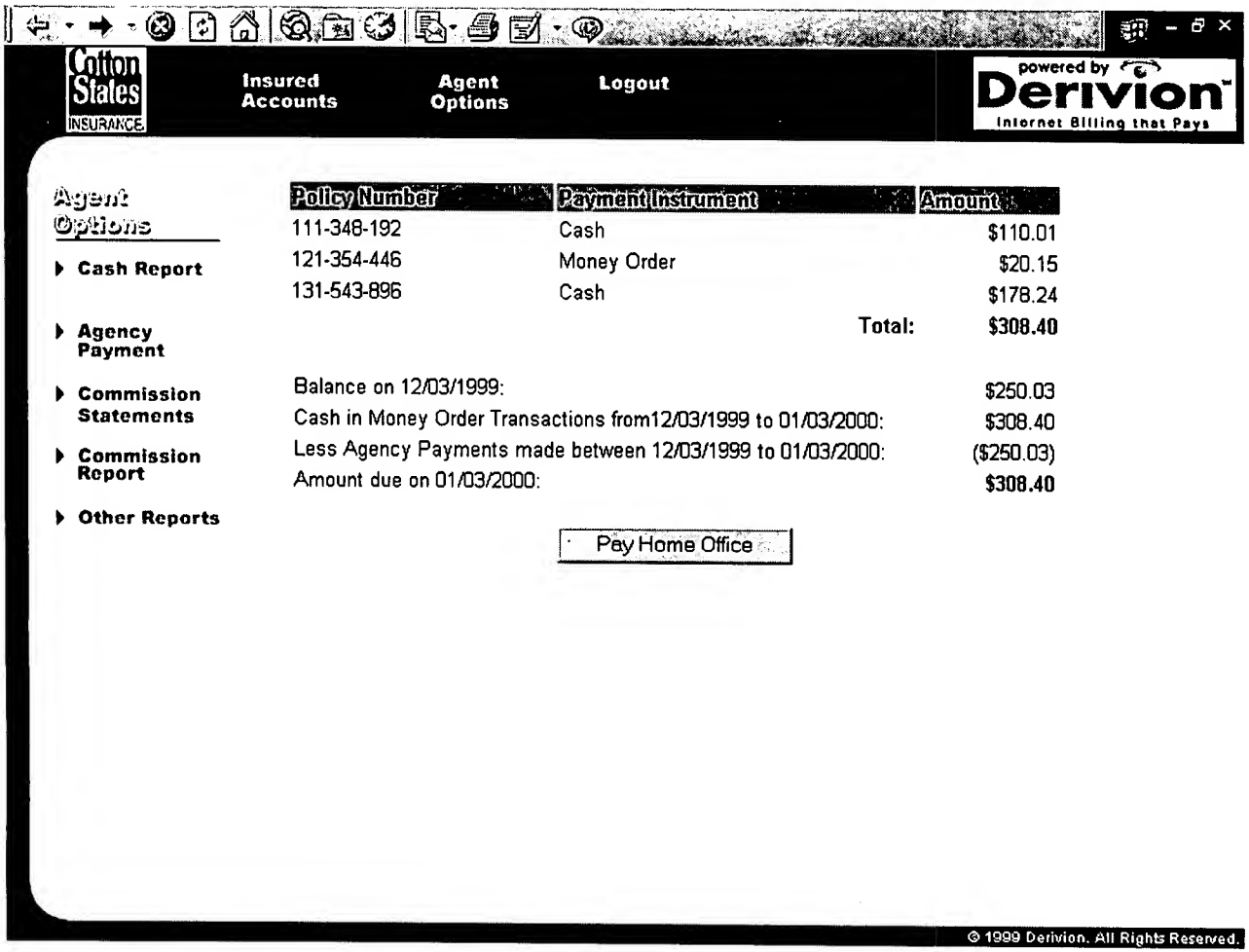

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Agent Options
Cash Report
Agency Payment
Commission Statements
Commission Report
Other Reports
Start Date : 03 Dec 1999
End Date : 03 Jan 2000
View Report
© 1999 Derivion. All Rights Reserved.

Figure 60


Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Agent Options
Cash Report
Agency Payment
Commission Statements
Commission Report
Other Reports
Policy Number
Payment Instrument
Amount
111-348-192
Cash
$110.01
121-354-446
Money Order
$20.15
131-543-896
Cash
$178.24
Total:
$308.40
Balance on 12/03/1999:
$250.03
Cash in Money Order Transactions from12/03/1999 to 01/03/2000:
$308.40
Less Agency Payments made between 12/03/1999 to 01/03/2000:
($250.03)
Amount due on 01/03/2000:
$308.40
Pay Home Office
© 1999 Derivion. All Rights Reserved.

# Figure 61

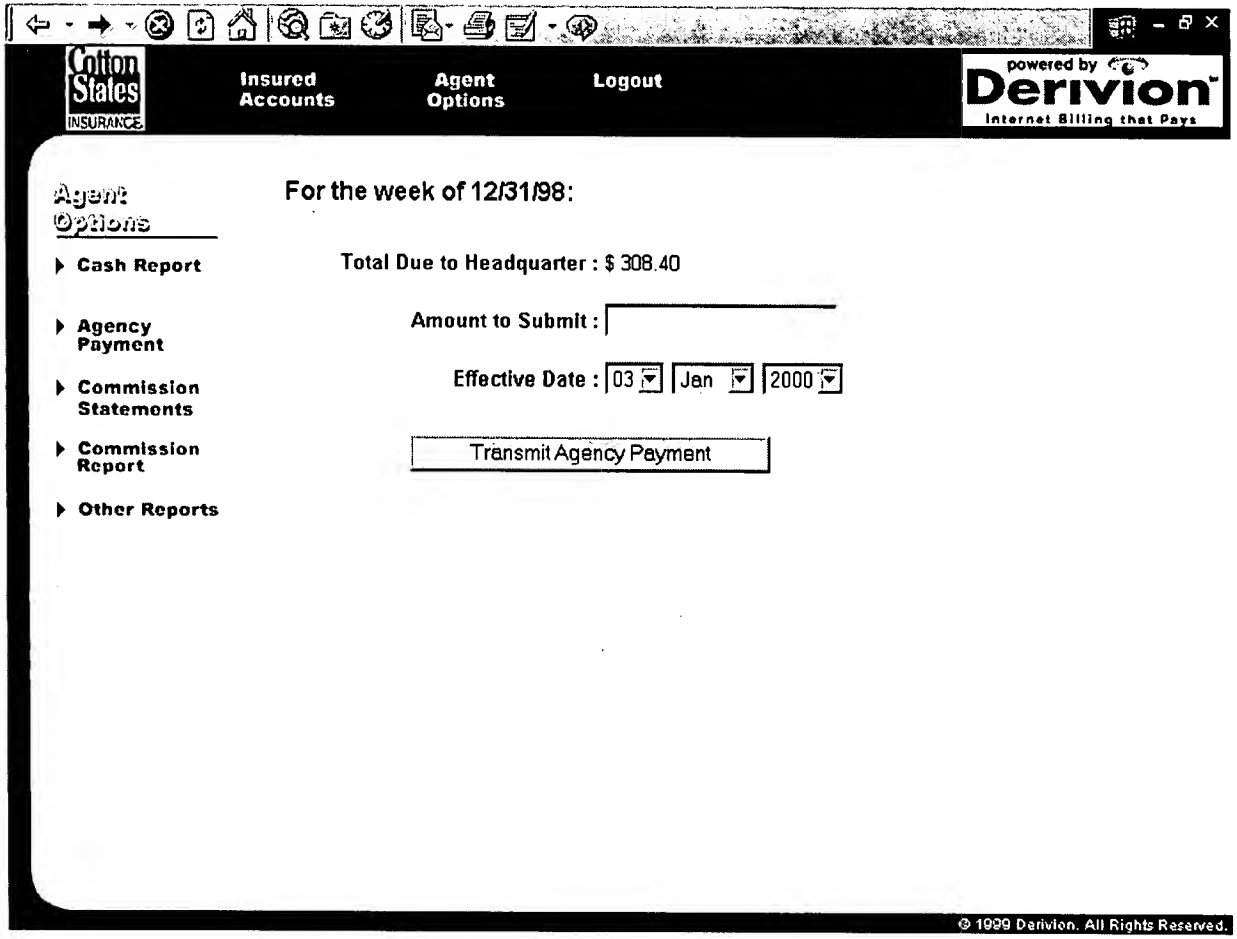

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Agent Options
Cash Report
Agency Payment
Commission Statements
Commission Report
Other Reports
For the week of 12/31/98:
Total Due to Headquarter : $ 308.40
Amount to Submit :
Effective Date : 03 Jan 2000
Transmit Agency Payment
© 1999 Derivion. All Rights Reserved.

Figure 62

D090n0" 826ch560

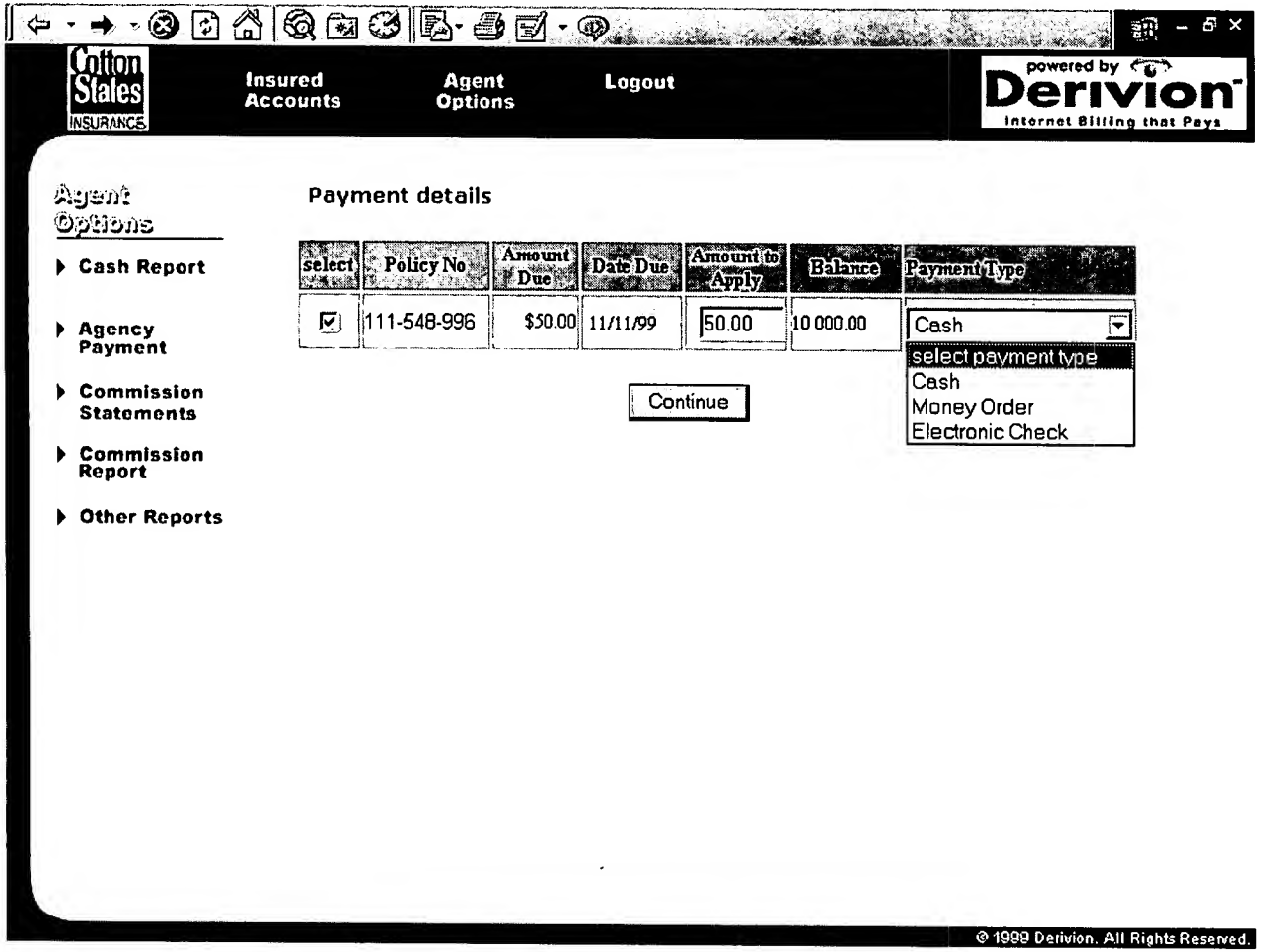



Figure 63

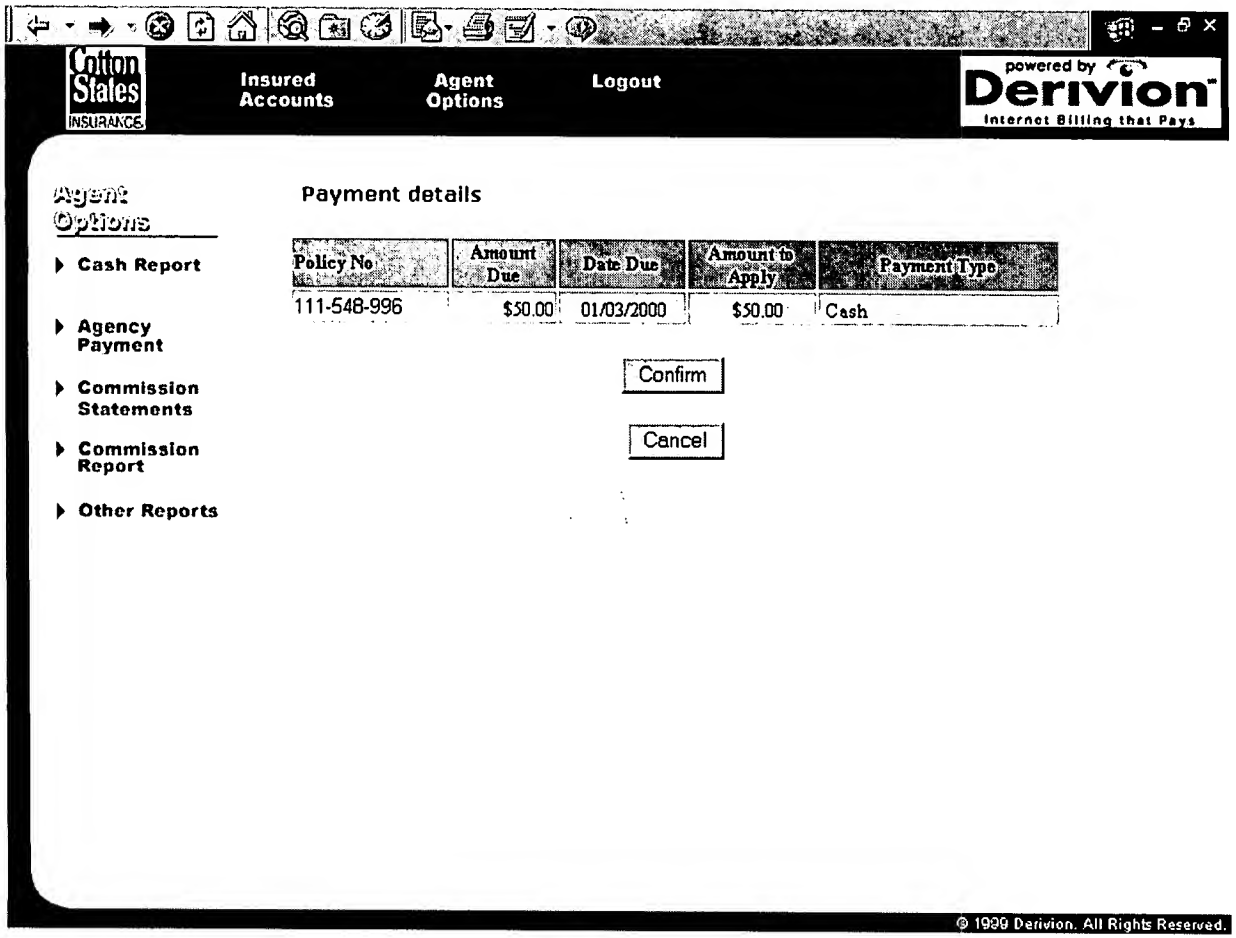

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Agent Options
Cash Report
Agency Payment
Commission Statements
Commission Report
Other Reports
Payment details
Policy No
Amount Due
Date Due
Amount to Apply
Payment Type
111-548-996
$50.00
01/03/2000
$50.00
Cash
Confirm
Cancel
© 1999 Derivion. All Rights Reserved.

Figure 64

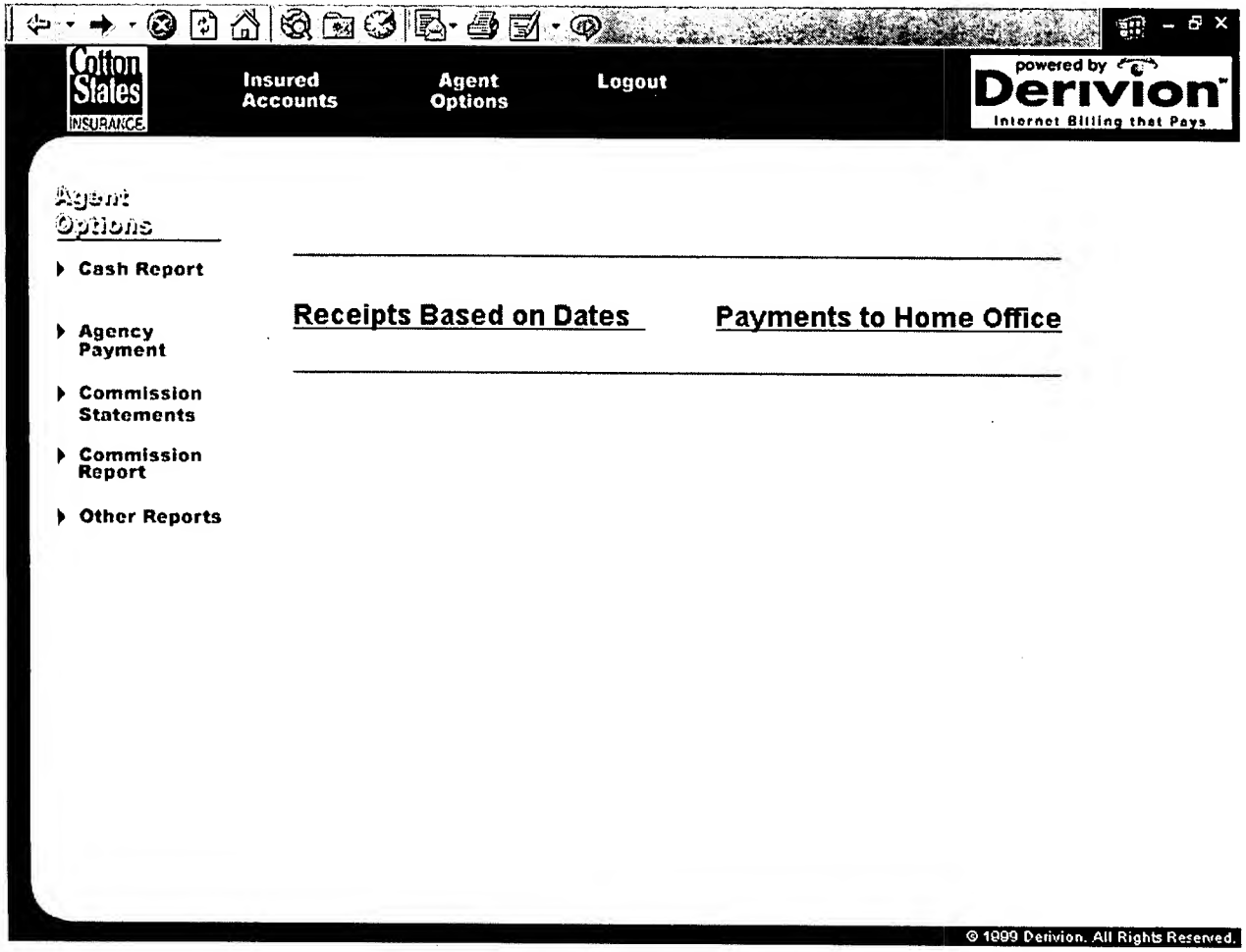

Cotton States INSURANCE
Insured Accounts
Agent Options
Logout
powered by Derivion
Internet Billing that Pays
Agent Options
Cash Report
Agency Payment
Commission Statements
Commission Report
Other Reports
Receipts Based on Dates
Payments to Home Office
© 1999 Derivion. All Rights Reserved.

Figure 65

0090n0" 8262n560

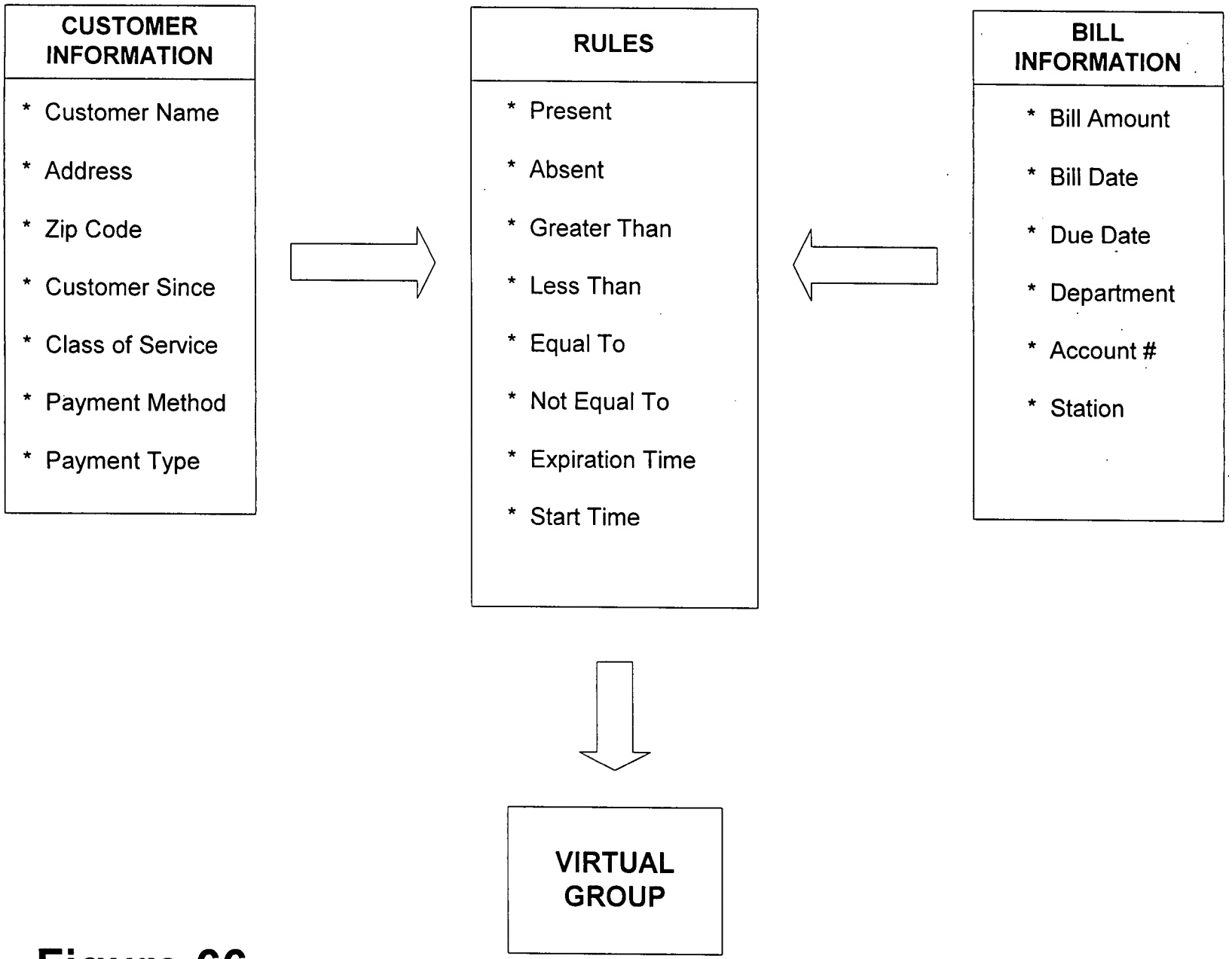



Figure 66